# LLOYDS BANKING GROUP PLC

# CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

30 JUNE 2025

# Capital Instruments and Eligible Liabilities - Main Features Report

# Supplement to the Lloyds Banking Group 2025 Half-Year Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2025 Half-Year 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	Sub-consolidated and Solo	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 6003	GBP 1574	GBP 370	GBP 3778	GBP 5847
9 Nominal Amount - Currency of Issue (m)	GBP 6003	GBP 1574	GBP 370	GBP 3778	GBP 5847
- Currency of Reporting (m)	GBP 6003	GBP 1574	GBP 370	GBP 3778	GBP 5847
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 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

Capi	al instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank Corporate	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	US53944YBB83	XS1043552261	XS2575900977	Markets plc n/a	US539439AU36	US53944YAJ29	n/a	n/a
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Public	Private	Private
Za	Specifies if the institution has been publicly of privately placed.	New York (subordination and	English (subordination and	New York (subordination and	riivate	New York (subordination and		Filvate	Filvate
3	Governing law(s) of the instrument	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	English	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	Contractual	n/a	Contractual	Contractual	n/a	n/a
Regu	latory treatment	· · · · · · · · · · · · · · · · · · ·					<del></del>		
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Solo	Consolidated	Consolidated	Sub-consolidated and Solo	Sub-consolidated and 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
8	Regulatory capital value (m)	GBP 763	GBP 750	GBP 750	GBP 219	GBP 1137	GBP 396	GBP 410	GBP 763
9	Nominal Amount - Currency of Issue (m)	USD 1000	GBP 750	GBP 750	EUR 250	USD 1500	USD 500	USD 550	USD 1000
	- Currency of Reporting (m)	GBP 763	GBP 750	GBP 750	GBP 219	GBP 1137	GBP 396	GBP 410	GBP 763
	Issue price	100	100	100	100	100		100	100
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	03/10/2024	01/04/2014	17/01/2023	25/05/2018	10/10/2018	19/06/2019	27/09/2024	03/10/2024
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Optional Call Date =	Optional Call Date =	Optional Call on any date between 27/03/2028 &	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date between 27/09/2029 &	Optional Call Date =
		27/09/2031	27/06/2029	27/09/2028 inclusive	25/05/2028	27/09/2025	27/06/2026	27/03/2030 inclusive	27/09/2031
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
		Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes Redemption Price = 100%
		Redemption Frice = 100%	Redelliption Filde = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption File = 100%	Redelliption Filice = 100%	Redemption Price = 100%	Redemption File = 100%
16	Subsequent call dates	Every 5 years	Every 5 years	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	Every 5 years	Every 5 years	Any Coupon Payment Date	Every 5 years
	and Albertanes								
	ons / dividends	5	Time d	Fired	El-ation	Et. d	Fi4	Flankin -	F:4
17	Fixed or floating dividend / coupon	Fixed 6 907094	Fixed 7.9750%	Fixed	Floating	Fixed 7 5000%	Fixed 6.7500%	Floating	Fixed 7 2110%
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	6.8070%	7.8750%	8.5000%	3M EURIBOR + 4.89%	7.5000%	6.7500%	SOFR + 3.856%	7.2110%
17 18 19	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	6.8070% No	7.8750% No	8.5000% No	3M EURIBOR + 4.89% No	7.5000% No	6.7500% No	SOFR + 3.856% No	7.2110% No
17 18 19 20a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	6.8070% No Fully discretionary	7.8750% No Fully discretionary	8.5000% No Fully discretionary	3M EURIBOR + 4.89% No Fully discretionary	7.5000% No Fully discretionary	6.7500% No Fully discretionary	SOFR + 3.856% No Fully discretionary	7.2110% No Fully discretionary
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	6.8070% No	7.8750% No	8.5000% No	3M EURIBOR + 4.89% No	7.5000% No	6.7500% No	SOFR + 3.856% No	7.2110% No
17 18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	6.8070% No Fully discretionary Fully discretionary No	7.8750% No Fully discretionary Fully discretionary No	8.5000% No Fully discretionary Fully discretionary No	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No	7.5000% No Fully discretionary Fully discretionary No	6.7500% No Fully discretionary Fully discretionary	SOFR + 3.856% No Fully discretionary Fully discretionary	7.2110% No Fully discretionary
17 18 19 20a 20b 21 22	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	6.8070% 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	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No Non-cumulative	7.500% No Fully discretionary Fully discretionary No Non-cumulative	6.7500% No Fully discretionary Fully discretionary No Non-cumulative	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative	7.2110% No Fully discretionary Fully discretionary No Non-cumulative
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	SOFR + 3.856% No Fully discretionary Fully discretionary No	7.2110% No Fully discretionary Fully discretionary No
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)	6.8070%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	7.8750%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7%	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7%	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	7.5000%  Rully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET ratio falls below 7%	6.7500%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible
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 Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)  If convertible, fully or partially	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully	8.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible r/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ble's fully loaded CET1 ratio falls below 7% Fully	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a
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 Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.821	6.7500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	6.8070%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	8.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully 9.0633 Mandatory	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	7.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls belrow 7% Fully S0.821 Mandatory	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	7.2110%  No Fully discretionary Fully discretionary No No Non-cumulative Non-convertible 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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, expression rate If convertible, amendatory or optional conversion If convertible, specify instrument type convertible into	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1	6.7500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	6.8070% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET 1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	SOFR + 3.856% No Fully discretionary Fully discretionary Non-commutative Non-convertible n/a n/a n/a n/a n/a n/a	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, expression rate If convertible, amendatory or optional conversion If convertible, specify instrument type convertible into	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1	6.7500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a substantial n/a	7.2110%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a v/as Lloyds Bank pic's solo and/or sub-consolidated fully loaded
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down write-down trigger(s)	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a N/a LBCM pic's solo fully loaded	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equily Tier 1 Lloyds Banking Group pic No	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equily Tier 1 Lloyds Banking Group plc No	SOFR + 3.856% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a fula Yes Lloyds Bank pic's solo and/or	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a syes Lloyds Bank pic's solo and/or
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a Yes  LBCM plc's solo fully loaded CET1 ratio falls below 7%	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group fol's fully loaded CET1 ratp fol's fully loaded CET1 ruly fol's Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cyes Lioyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  cyl  Yes  Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET ratio falls below 7%
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls fully loaded CET1 ratio falls fully fo.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET ratio fal's below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	SOFR + 3.856% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a n/a superside to the second of	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  convertible  Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  fully  Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%  Full
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	3M EURIBOR + 4.89% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	7.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No	SOFR + 3.856% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a n/a superside to the second of	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  convertible  Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  fully  Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%  Full
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument yer convertible into If convertible, appear of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	7.8750%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 rath falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group piles fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a yes Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanul	7.2110%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  v/a  Yes  Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent 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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument yer convertible into If convertible, appear of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic n/a	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratto falls below 7% Fully \$0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	7.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	6.750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a 1/2 1/2 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4	SOFR + 3.856% No Fully discretionary Fully discretionary Non-comvertible Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a tyes Lloyds Bank plc's solo and/or Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	7.2110%  No Fully discretionary Fully discretionary No No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a vertible Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
177 188 189 20a 20b 20b 211 22 23 24 25 26 27 28 29 30 31 32 23 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	6.8070% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lioyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pile No n/a n/a n/a Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary Non-convertible Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	7.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumilative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a And n/a subordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No No 1/a 1/a 1/a 1/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to	SOFR + 3.856% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	7.2110% No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a control below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tiez 2 and senior to
177 188 189 20a 20b 211 22 23 24 255 26 27 28 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings	6.8070% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a and n/a sant1 ranking Junior to Undated Tier 2 and senior to CET1' Prior to conversion trigger	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a A n/a A contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a and n/a and n/a contractual Subordinated debt qualifying a AT1 ranking junior to undated Tier 2 and senior to CET1 Prior to conversion trigger	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a r/a CET1 ratio falls below 7% Full Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Full Full Full Full Full Full Full Ful	7.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a and and and contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a r/a subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion are Fully discretely as the first plane in triger Undated Tier 2	SOFR + 3.856% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a solution n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	7.2110%  No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a n/
17 18 18 19 20a 20b 12 22 23 24 25 26 29 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings	6.8070% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a And 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. No n/a	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lioyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a Anda 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	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pile No n/a And 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 No n/a	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	7.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumilative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a And n/a n/a 1/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	6.7500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc n/a n/a n/a n/a n/a Tha n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No n/a	SOFR + 3.856% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a n/a n/a n/a n/a 2 Yes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Lotate Undated Tier 2	7.2110%  No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
17 18 8 19 20a 20b 20b 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior Non-compliant transitional features Non-compliant features	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Conventible Lloyds Banking Group pic fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a A Tha n/a n/a n/a n/a r/a Tha Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a n/a r/a The Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No n/a No	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a Andalory Common Equity Tier 1 Lloyds Banking Group pic No n/a Pala Anda Anda Anda Anda Anda Anda Anda And	3M EURIBOR + 4.89%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a expected by the selection of the	7.5000%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 rato falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a  n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No No https://www.lloydsbankinggrou	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggrou	SOFR + 3.856% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a syes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	7.2110%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
17 18 8 19 20a 20b 20b 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type Immediately senior Non-compliant transitional features	6.8070% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group pic Lloyds Banking Group pic No No No No 1/4 A 1/4 A 1/4 A 1/4 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No https://www.lloydsbankinggrou Locm/investors/fixed-income-	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lioyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a Anda 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	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a Amalory Common Equity Tier 1 Lloyds Banking Group pic No n/a sa Tranking Group pic Undated Tier 2 No	3M EURIBOR + 4.89%  Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  r/a  r/a  r/a  r/a  r/a  r/a  r/a	7.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group ple n/a Anda No No  n/a 1/a 1/a 1/a 20 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No https://www.lloydsbankinggroup p.com/investors/fixed-income-	6.7500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggrou	SOFR + 3.856% No Fully discretionary Fully discretionary Non-comutative Non-convertible Non-co	7.2110%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1

Capi	tal instruments main features								
1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank Corporate	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc
			•	, ,	Markets plc	, ,			* '
	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	English (subordination and				English (subordination and		
3	Governing law(s) of the instrument	waiver of right to set off	waiver of right to set off	English	English	English	waiver of right to set off	English	English
		governed by Scots law)	governed by Scots law)				governed by Scots law)		
	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	authorities	+							
	ulatory treatment	T							
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and 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
8	Regulatory capital value (m)	GBP 350	GBP 1250	GBP 1152	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750
9	Nominal Amount - Currency of Issue (m)	GBP 350	GBP 1250	USD 1500	USD 350	USD 500	GBP 1000	GBP 500	GBP 750
	- Currency of Reporting (m)	GBP 350	GBP 1250	GBP 1152	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750
9a	Issue price	100	100	100	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
	Redemption price	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	17/01/2023	26/11/2024	19/12/2019	26/10/2023	27/01/2020	04/12/2020	15/06/2021	22/06/2021
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
			No Maturity						
	Original maturity date	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
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date	Optional Call Date =	Optional Call Date =	Optional Call on any date	Optional Call Date =
		27/03/2028	27/12/2029	27/09/2025	between 27/09/2029 &	27/06/2026	27/03/2026	between 15/09/2026 &	27/06/2029
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	27/03/2030 inclusive	Reg Call = Yes	Reg Call = Yes	15/12/2026 inclusive	Reg Call = Yes
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
					Redemption Frice = 100%			15/12/31 and every 5	
16	Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Any Coupon Payment Date	Every 5 years	Any Coupon Payment Date	years thereafter	Every 5 years
	I .								
Cour	oons / dividends								
	pons / dividends	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating
17	Fixed or floating dividend / coupon	Floating	Floating	Fixed 5.6200%	Floating	Fixed 5 1450%	Floating	Fixed 4 6900%	Floating
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	SONIA + 5.025%	SONIA + 4.596%	5.6200%	SOFR + 5.22%	5.1450%	SONIA + 4.95%	4.6900%	Floating SONIA + 4.33%
17 18 19	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	SONIA + 5.025% No	SONIA + 4.596% No	5.6200% No	SOFR + 5.22% No	5.1450% No	SONIA + 4.95% No	4.6900% No	SONIA + 4.33% No
17 18 19 20a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	SONIA + 5.025% No Fully discretionary	SONIA + 4.596% No Fully discretionary	5.6200% No Fully discretionary	SOFR + 5.22% No Fully discretionary	5.1450% No Fully discretionary	SONIA + 4.95% No Fully discretionary	4.6900% No Fully discretionary	SONIA + 4.33% No Fully discretionary
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	SONIA + 5.025% No Fully discretionary Fully discretionary	SONIA + 4.596% No Fully discretionary Fully discretionary	5.6200% No Fully discretionary Fully discretionary	SOFR + 5.22% No Fully discretionary Fully discretionary	5.1450% No Fully discretionary Fully discretionary	SONIA + 4.95% No Fully discretionary Fully discretionary	4.6900% No Fully discretionary Fully discretionary	SONIA + 4.33% No
17 18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	SONIA + 5.025% No Fully discretionary Fully discretionary No	SONIA + 4.596% No Fully discretionary Fully discretionary No	5.6200% No Fully discretionary Fully discretionary No	SOFR + 5.22% No Fully discretionary Fully discretionary No	5.1450% 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
17 18 19 20a 20b 21 22	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend slopper 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	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative	5.6200% No Fully discretionary Fully discretionary No Non-cumulative	SOFR + 5.22% No Fully discretionary Fully discretionary No Non-cumulative	5.1450% 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
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.596%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.6200%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.1450% 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
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend slopper 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	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative	5.6200% No Fully discretionary Fully discretionary No Non-cumulative	SOFR + 5.22% No Fully discretionary Fully discretionary No Non-cumulative	5.1450% 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
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 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	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.596%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.6200%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.1450% 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
17 18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.6200%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.95%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	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 n/a
17 18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend slopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)  If convertible, fully or partially	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/a	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible r/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/a	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 n/a
17 18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-comvertible n/a n/a n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convetible n/a n/a n/a	5.1450% 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-convertible n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-comulative n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend slopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, amandatory or optional conversion If convertible, specify instrument type convertible into	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-convertible n/a n/a n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SOFR + 5.22%  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-comvertible 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-convertible n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible 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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	SOFR + 5.22%  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 n/a	SONA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a 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-cumulative Non-convertible n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Yes	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-convertible n/a n/a n/a n/a n/a Yes	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a N	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Yes	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a Yes
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trager(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a span n/a span n/a span n/a span n/a span n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a solution yes Bank of Scotland pic's solo	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a r/a Loude Non-convertible n/a n/a n/a n/a n/a n/a n/a services Non-convertible n/a n/a n/a n/a n/a n/a n/a services Non-convertible n/a	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a syes LBCM plc's solo fully loaded	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-commulative Non-convertible n/a n/a n/a n/a n/a n/a n/a to See Non-community Non-convertible n/a	SONIA + 4.95%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a solution Non-convertible n/a n/a n/a n/a solution	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la yes Lloyds Bank plc's solo and/or	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a Loyds Bank pic's solo and/or
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Yes	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-convertible n/a n/a n/a n/a n/a Yes	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a N	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Yes	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a Yes
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trager(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumilative Non-convertible n/a n/a n/a n/a Pa Bank of Scotland pic's solo fully loaded CET1 rato falls	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a contact n/a n/a n/a n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la Lloyds Bank pic's solo and/or sub-consolidated fully loaded	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a syes LBCM plc's solo fully loaded	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-convertible n/a n/a n/a n/a n/a Logic Sank plc's sole and/or sub-consolidated fully loader	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded	SONIA + 4.33%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a solution n/a so
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solutionary No Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a r/a r/a solutionary No Solutionary No Non-convertible n/a n/a n/a n/a n/a n/a n/a r/a r/a Taba fully loaded CET1 ratio falls below 7%	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution n/a n/a n/a total total yes Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cyl Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LECM pic's solo fully loaded CET1 ratio falls below 7%	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cyl Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a solution Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	SONIA + 4.33%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a solution n/a so
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Solitand plc's solo fully loaded CET1 ratio Selow 7% Full Permanent	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-comulative Non-convertible n/a n/a n/a n/a n/a Souther of the service of the	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SOFR + 5.22% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank pic's solo and/or sub-consolidated fully loader CET1 ratio falls below 7% Full Permanent	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a fula lose Bank of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	4.6900% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SONIA + 4.33% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument til convertible If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a solution Non-convertible n/a n/a n/a n/a n/a n/a n/a Full Yes Bank of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution n/a n/a n/a en/a fully loaded CET ratio falls below 7% Full Permanent n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cyes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LECM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a (Yes Lloyds 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 No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a system Search of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a r/a cy Ses Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a v/a Substitute Lioyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	SONIA + 5.025%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumilative Non-convertible n/a n/a n/a n/a n/a Pes Bank of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	SONIA + 4.596% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a Season of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a (1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a	SOFR + 5.22%  No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Explaination Non-convertible n/a n/a n/a n/a n/a full Explaination Non-convertible n/a n/a n/a n/a n/a full Explaination Non-convertible Full Full Permanent n/a Contractual	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a fula Season fully loaded CET1 ratio falls below 7% Fulli Permanent n/a Contractual	4.6900% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Selectionary Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Permanent n/a Contractual	SONIA + 4.33%  No Fully discretionary Fully discretionary Value Non-convertible Non-convertibl
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, rully or partially If convertible, amadatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la 1/la 1/la 1/la 1/la 1/la 1/la 1/la 1	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative 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 29 30 31 32 33 34	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument til convertible If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism	SONIA + 5.025%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a full Sank of Scotland pic's solo fully loaded CET1 rato falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	SONIA + 4.596%  No Fully discretionary Fully discretionary Non-comvertible Non-convertible n/a n/a n/a n/a n/a Subordinad plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinaded debt qualifying as AT1 ranking junior to	5.6200% No Fully discretionary Fully discretionary Non-cumulative Non-commulative Non-convertible n/a n/a n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to	SOFR + 5.22%  No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible n/a n/a n/a n/a n/a T/a CET ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/la Contractual Subordinated debt qualifying	SONIA + 4.95%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Subordinated debt greatenet Subordinated debt qualifying as AT1 ranking Junior to	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/ia n/ia n/ia n/ia n/ia Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/ia Contractual Subordinated debt qualifying	SONIA + 4.33%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a v/a Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking Juniori
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, rully or partially If convertible, amadatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution for the solution for	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a source Bank of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tie 2 and senior to	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la 1/la 1/la 1/la 1/la 1/la 1/la 1/la 1	SOFR + 5.22%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	SONIA + 4.33% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la
177 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings	SONIA + 5.025%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a full Sank of Scotland pic's solo fully loaded CET1 rato falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	SONIA + 4.596%  No Fully discretionary Fully discretionary Non-comvertible Non-convertible n/a n/a n/a n/a n/a Subordinad plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinaded debt qualifying as AT1 ranking junior to	5.6200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	SOFR + 5.22% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tie 2 and senior to Undated Tie 2 and senior to	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank pic's solo and/or Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tie 2 and senior to Undated Tie 2 and senior to	SONIA + 4.33%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a v/a Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking Juniori
177 18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	SONIA + 5.025% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Subset of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated deft qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.6200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/la Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SOFR + 5.22% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	5.1450% No Fully discretionary Fully discretionary Fully discretionary Non-commutative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	SONIA + 4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	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 n/a n/a n/a convertible n/a
177 188 20a 20b 20b 22 22 23 24 25 26 27 27 33 34 34a 34b 35 36 36 36 36 36 36 36 36 36 36 36 36 36	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, rully or partially If convertible, tully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s)  If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compilant transitional features	SONIA + 5.025%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Souther Scotland pic's solo fully loaded CET1 ratio falis below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.6200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	SOFR + 5.22%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LECM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No	5.1450% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a solution Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a r/a Ya Ya Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2	SONIA + 4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a r/a r/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	SONIA + 4.33% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la
177 188 189 20a 20b 21 22 23 26 26 26 29 30 31 32 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	SONIA + 5.025% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Subset of Scotland pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated deft qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SONIA + 4.596% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.6200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/la Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SOFR + 5.22% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	5.1450% No Fully discretionary Fully discretionary Fully discretionary Non-commutative Non-convertible n/la n/la n/la n/la n/la n/la n/la commutative Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/la Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SONIA + 4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	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 n/a n/a n/a convertible n/a

Canital	instrument	 factures

	al instruments main reatures		1					Lloyde Bank Corporate	Lloyds Bank Corporate
1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Markets plc
2	Unique Identifier	n/a	XS2529511722	US53944YAV56	n/a	XS3013997666	n/a	n/a	n/a
	Specifies if the instrument has been publicly or privately placed.	Private	Public	Public	Private	Public	Private	Private	Private
	oposition in the incutation race book passion or privately placed.	Tivato	New York (subordination and	New York (subordination and	Tivato	New York (subordination and	as	1 111410	1 114410
3	Governing law(s) of the instrument	English		waiver of right to set off	English	waiver of right to set off	English	English	English
		_	governed by Scots law)	governed by Scots law)	-	governed by Scots law)			
32	Contractual recognition of write down and conversion powers of resolution	n/a	Contractual	Contractual	n/a	Contractual	n/a	n/a	n/a
Ja	authorities	11/4	Contractual	Contractual	100	Contractual	100	174	11/4
	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 1
	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Sub-consolidated and Solo	Solo	Solo
	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
	Regulatory capital value (m)	GBP 300	GBP 750	GBP 1028	GBP 750	GBP 750	GBP 750	GBP 259	GBP 500
9	Nominal Amount - Currency of Issue (m)	GBP 300		USD 1250	GBP 750	GBP 750	GBP 750	USD 350	GBP 500
	- Currency of Reporting (m)	GBP 300		GBP 1028	GBP 750	GBP 750	GBP 750	GBP 259	GBP 500
	Issue price	100		100	100	100	100	100	100
	Redemption price	100		100	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	22/06/2021	07/09/2022	13/03/2023	17/01/2023	27/02/2025	27/02/2025	23/05/2025	27/06/2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Optional Call Date =	Optional Call on any date	Optional Call on any date	Optional Call on any date	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =
		22/06/2026	between 27/09/2027 &	between 27/09/2029 &	between 27/03/2028 &	27/06/2030	27/06/2030	16/10/2030	27/06/2030
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	27/03/28 inclusive	27/03/2030 inclusive	27/09/2028 inclusive	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
	, ,	Tax Call = Yes	Reg Call - Tes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	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	months before any subsequent				
16	Subsequent call dates	Every 5 years	Reset Date (27/03/2028 (the	Reset Date (27/03/2030 (the	Reset Date (27/03/2028 (the	Every 5 years	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date
			"First Reset Date") and each	"First Reset Date") and each	"First Reset Date") and each				
			fifth anniversary thereafter)	fifth anniversary thereafter)	fifth anniversary thereafter)				
Coup	oons / dividends								
	Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Floating
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	Floating SONIA + 4.17%	Fixed 8.5000%	8.0000%	8.8160%	Fixed 7.5000%	Fixed 8.2000%	Floating SOFR + 4.91%	Floating SONIA + 4.25%
17 18	Fixed or floating dividend / coupon								
17 18 19 20a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)		8.5000%	8.0000%	8.8160% No Fully discretionary	7.5000%	8.2000%	SOFR + 4.91%	
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	SONIA + 4.17% No Fully discretionary Fully discretionary	8.5000% No Fully discretionary Fully discretionary	8.0000% No Fully discretionary Fully discretionary	8.8160% No Fully discretionary Fully discretionary	7.5000% No Fully discretionary Fully discretionary	8.2000% No Fully discretionary Fully discretionary	SOFR + 4.91% No Fully discretionary Fully discretionary	SONIA + 4.25% No
17 18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	SONIA + 4.17% No Fully discretionary	8.5000% No Fully discretionary Fully discretionary	8.0000% No Fully discretionary	8.8160% No Fully discretionary	7.5000% No Fully discretionary	8.2000% No Fully discretionary	SOFR + 4.91% No Fully discretionary	SONIA + 4.25% No Fully discretionary
17 18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	SONIA + 4.17% No Fully discretionary Fully discretionary	8.5000% No Fully discretionary Fully discretionary	8.0000% No Fully discretionary Fully discretionary	8.8160% No Fully discretionary Fully discretionary No Non-cumulative	7.5000% No Fully discretionary Fully discretionary	8.2000% No Fully discretionary Fully discretionary	SOFR + 4.91% No Fully discretionary Fully discretionary	SONIA + 4.25% No Fully discretionary
17 18 19 20a 20b 21 22	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	SONIA + 4.17% No Fully discretionary Fully discretionary No	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible	8.0000% N Fully discretionary Fully discretionary No Non-cumulative Convertible	8.8160% No Fully discretionary Fully discretionary No	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible	8.2000% No Fully discretionary Fully discretionary No	SOFR + 4.91% No Fully discretionary Fully discretionary No	SONIA + 4.25% No Fully discretionary Fully discretionary No
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	SONIA + 4.17%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	7.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's	8.2000% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative	8.5000%  Rully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	8.8160% No Fully discretionary Fully discretionary No Non-cumulative	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls	8.2000% No Fully discretionary Fully discretionary No Non-cumulative	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	8.5000%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convuertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7%	8.000%  No Fully discretionary Fully discretionary No Non-cumulative Convettible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7%	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible
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 Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)  If convertible, fully or partially	SONIA + 4.17%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible r/a	8.5000%  Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully	8.000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	8.500%  Rully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761	8.8160% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a	7.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	SONIA + 4.17%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a n/a	8.5000%  Noo Fully discretionary Fully discretionary Noo Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	8.000%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory	8.8160% No. Pully discretionary Fully discretionary Support of the	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.25%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.833 Mandatory Common Equity Tier 1	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to oversity into	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	8.500%  Rully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertis into Write-down features	SONIA + 4.17% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a	8.500%  Rully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.833 Mandatory Common Equity Tier 1	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a syses	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group plc No	8.200% No Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a n/a r/a (Yes Lloyds Bank Pic's solo and/or	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	SONIA + 4.17%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  yes  Lloyds Bank plc's solo and/or sub-consolidated fully loaded	8.500%  Rully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.8160% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic's	8.200% No Fully discretionary Fully discretionary No Non-communitive Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank Pic's solo and/or sub-consolidated fully loaded	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a r/a r/a r/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)	SONIA + 4.17% No Fully discretionary Fully discretionary Non Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cumulative Non-convertible solution n/a n/a n/a n/a cumulative Non-convertible n/a n/a n/a cumulative Non-convertible n/a n/a n/a n/a cumulative Non-convertible n/a n/a n/a n/a cumulative n/a n/a n/a n/a cumulative n/a n/a n/a n/a n/a cumulative n/a	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group pic No	8.200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a v/a Yes Lioyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sys LBCM pic's solo fully loaded CET1 ratio falls below 7%	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a y/es LBCM plc's solo fully loaded CET1 ratio falls below 7%
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a convertible Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	8.5000%  Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a convertible Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a fully loaded CET1 ratio falls below 7%	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary	SONIA + 4.17% No Fully discretionary Fully discretionary Non Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a cumulative Non-convertible solution n/a n/a n/a n/a cumulative Non-convertible n/a n/a n/a cumulative Non-convertible n/a n/a n/a n/a cumulative Non-convertible n/a n/a n/a n/a cumulative n/a n/a n/a n/a cumulative n/a n/a n/a n/a n/a cumulative n/a	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No No	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pile's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a v/a Yes Lioyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sys LBCM pic's solo fully loaded CET1 ratio falls below 7%	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a y/es LBCM plc's solo fully loaded CET1 ratio falls below 7%
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Filly discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a CET1 ratio falls below 7% Full Permanent Parel Permanent	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 rato falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a f/a Soft Non-convertible Non-convertible Non-convertible n/a n/a f/a f/a f/a f/a f/a F/a F/a F/a Permanut Permanut n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sylva LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent 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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary	SONIA + 4.17% No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Yes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	8.5000%  Noo Fully discretionary Fully discretionary Noo Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully 10.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a Contractual	8.000%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.7611 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	8.8160% No. Fully discretionary Fully discretionary Fully discretionary Non-community Non-convertible Non-convertible n/a n/a n/a n/a Yes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Fermanent n/a Contractual	7.500%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual	8.200% No Fully discretionary Fully discretionary No Non-communitive Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	SOFR + 4.91% No Fully discretionary Fully discretionary Fully discretionary Non-convertible No	SONIA + 4.25%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a syes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
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 rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	SONIA + 4.17% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a Subordinated debt qualifying	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a Contractual	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a solution n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sye LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a solution Non-convertible Non-convertible Non-convertible Non-convertible 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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Filly discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	SONIA + 4.17% No No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Lloyds Bank plc's solo and/oro sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent A Contractual Subordinated debt qualifying as AT1 ranking junior to	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a an/a Subordinated debt qualifying as AT1 ranking junior to	8.000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	8.8160% No. Fully discretionary Fully discretionary Fully discretionary Non-community Non-convertible Non-convertible n/a n/a n/a n/a n/a Loyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Accontractual Subordinated debt qualifying as AT1 ranking junior to	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a Contractual Subordinated debt qualifying	8.200% No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  r/a  CET1 ratio falls below 7%  Full  Permanent  n/a  Contractual  Subordinated debt qualifying as AT1 ranking junior to	SOFR + 4.91% No Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible  n/a n/a n/a n/a n/a Tria Horia Subordinated debt qualifying as AT1 ranking Junior to	SONIA + 4.25%  No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a syes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
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 rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	SONIA + 4.17% No Fully discretionary Fully discretionary Non-comulative Non-convertible n/a	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a Subordinated debt qualifying	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a Contractual	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a solution n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a sye LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a r/a Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a fula fula fula fula Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to
17 18 18 19 20a 20b 20b 21 1 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings	SONIA + 4.17% No Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a rise Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No No n/a Aria Aria Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	8.000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No No n/a Aria n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a r/a r/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	7.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic n/a No No No n/a Subordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to CET1 Prior to conversion trigger	8.200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a sylve LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
17 18 8 19 20a 20b 21 1 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b 35	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a 1.64 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion rigger Undated Tier 2	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a 1.74 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a 1.62 Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  v/es Lioyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1  Undated Tier 2	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a r/a EBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a sylve LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2
177 188 19 20a 20b 21 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, 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 Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior Non-compliant transitional features	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  r/a  contractual  Permanent  n/a  Contractual  Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2  No	8.5000%  No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No No No No No No No Lloyds Banking Group plc Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 undated Tier 2 No	8.000%  No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.7611 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a 1.74 Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No	8.8160% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a Yes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Fully and the convertible of the convert	7.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic n/a No No No n/a Subordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to CET1 Prior to conversion trigger	8.200% No Fully discretionary Fully discretionary Non-convertible Non-converti	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a r/a Subordinated for fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking lunior to Undated Tier 2 and senior to Undated Tier 2 No	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a r/a EBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No
177 188 19 20a 20b 21 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7'% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No No n/a Aria Aria Aria Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No No n/a Aria Aria Aria Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion tigge Undated Tier 2 No n/a	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	7.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No Na Anda Anda Anda Anda Anda Anda Anda And	8.200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  v/es Lioyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1  Undated Tier 2	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a r/a EBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SONIA + 4.25% No Fully discretionary Fully discretionary Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a sylve LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2
17 18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b 35 36 37	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior Non-compliant features Non-compliant features Non-compliant features Non-compliant features Non-compliant features Non-compliant features	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a r/a r/a Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No n/a	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pice fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a sa AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No n/a No Undated Tier 2 No n/a No	8.000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a And	8.8160% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	7.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully £0.833 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	8.200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	SOFR + 4.91% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a r/a CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No n/a	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a syes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 rathking lunior to Undated Tier 2 and senior to Undated Tier 2 No n/a
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 / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior Non-compliant transitional features	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  r/a  contractual  Permanent  n/a  Contractual  Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2  No	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group ple's fully loaded CET1 ratio falls below 7'% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No No n/a Aria Aria Aria Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	8.000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group pics fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a Andatory Common Equity Tier 1 Lloyds Banking Group pic n/a n/a n/a n/a n/a ria Tranking Junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggrou p.com/investors/fixed-income-	8.8160% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a Yes Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Fully and the convertible of the convert	7.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group pic's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No Na Anda Anda Anda Anda Anda Anda Anda And	8.200% No Fully discretionary Fully discretionary Non-convertible Non-converti	SOFR + 4.91% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a r/a Subordinated for fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking lunior to Undated Tier 2 and senior to Undated Tier 2 No	SONIA + 4.25% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible  n/a n/a n/a n/a n/a n/a r/a EBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 No

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Cap	ital instruments main features					
1	Issuer	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a		Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Reg	ulatory treatment					<u>.</u>
4	Transitional CRR rules	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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 675	GBP 700	GBP 500	GBP 500	GBP 503
9	Nominal Amount - Currency of Issue (m)	GBP 675	GBP 700	GBP 500	GBP 500	GBP 503
	- Currency of Reporting (m)	GBP 675	GBP 700	GBP 500	GBP 500	GBP 503
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	27/06/2025	27/06/2025	27/06/2025	27/06/2025	27/06/2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	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
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =
		27/06/2031	27/06/2032	27/06/2033	27/06/2034	27/06/2035
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
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
	Subsequent call dates  pons / dividends	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date
	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating
	Coupon rate and any related index	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%
_			30NIA + 4.25% No			
19	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Fully discretionary	Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
		Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	, ,	, ,	, ,	, ,	Fully discretionary
21		No	No.	No No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	, 55 ( )	n/a	n/a	n/a	n/a	n/a
25		n/a	n/a	n/a	n/a	n/a
26		n/a	n/a	n/a	n/a	n/a
27		n/a	n/a	n/a	n/a	n/a
28	. 1 7 2	n/a	n/a	n/a	n/a	n/a
29		n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	Full	Full	Full	Full	Full
33	If write-down, permanent or temporary	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
	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
34a		Subordinated debt qualifying	Subordinated debt qualifying	Subordinated debt qualifying	Subordinated debt qualifying	Subordinated debt qualifying
34a			as AT1 ranking junior to	as AT1 ranking junior to	as AT1 ranking junior to	as AT1 ranking junior to
	Ranking of the instrument in normal insolvency proceedings	as AT1 ranking junior to			Undated Tier 2 and senior to	Undated Tier 2 and senior to
	Ranking of the instrument in normal insolvency proceedings	Undated Tier 2 and senior to	Undated Tier 2 and senior to	Undated Tier 2 and senior to		
34b		Undated Tier 2 and senior to CET1	Undated Tier 2 and senior to CET1	CET1	CET1	CET1
34b 35	Instrument type immediately senior	Undated Tier 2 and senior to CET1 Undated Tier 2	Undated Tier 2 and senior to CET1 Undated Tier 2	CET1 Undated Tier 2	CET1 Undated Tier 2	Undated Tier 2
34b 35 36	Instrument type immediately senior Non-compliant transitional features	Undated Tier 2 and senior to CET1 Undated Tier 2 No	Undated Tier 2 and senior to CET1 Undated Tier 2 No	CET1 Undated Tier 2 No	CET1 Undated Tier 2 No	Undated Tier 2 No
34b 35 36 37	Instrument type immediately senior Non-compliant transitional features	Undated Tier 2 and senior to CET1 Undated Tier 2	Undated Tier 2 and senior to CET1 Undated Tier 2	CET1 Undated Tier 2	CET1 Undated Tier 2	Undated Tier 2

# Tier 2

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2 Unique Identifier	XS2591847970	AU3CB0302115	n/a	US539439AJ80 / USG5533WBV84	US539439AH25 / USG5533WBU02	US53944YAB92	US539439AN92	US539439AM10
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Public	Public	Public	Public	Public
3 Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	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)	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)
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	Contractual
Regulatory treatment	· · · · · · · · · · · · · · · · · · ·							
4 Transitional CRR rules	Tier 2							
5 Post-transitional CRR rules	Tier 2							
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7 Instrument type	Dated subordinated liabilities		Dated subordinated liabilities					
8 Regulatory capital value (m)	GBP 755	GBP 367	GBP 367	GBP 0	GBP 2	GBP 159	GBP 413	GBP 85
9 Nominal Amount - Currency of Issue (m)	GBP 750	AUD 750	AUD 750	USD 0	USD 26	USD 1500	USD 824	USD 1328
- Currency of Reporting (m)	GBP 750	GBP 359	GBP 359	GBP 0	GBP 19	GBP 1092	GBP 601	GBP 968
9a Issue price	99.76	100	100	99.866	100		99.866	100
9b Redemption price	100	100	100	100	100		100	100
10 Accounting classification	Liability - amortised cost							
11 Original date of issuance	02/03/2023	31/08/2023	31/08/2023	01/12/2015	10/12/2015	24/03/2016	14/11/2016	14/11/2016
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	02/06/2033	31/08/2033	31/08/2033	01/12/2045	10/12/2025	24/03/2026	01/12/2045	10/12/2025
14 Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	No	No		No	No
	Optional Call on any date	Optional Call Date =	Optional Call Date =			Optional Call Date = No	Optional Call Date = No	Optional Call Date = No
	between 02/03/2028 &	31/08/2028	31/08/2028	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	(Bullet)	Optional Call Date = No (Bullet)
15 Optional call date, contingent call dates and redemption amount	02/06/2028 inclusive	Reg Call = Yes						
Optional call date, contangent call dates and redempator amount	Reg Call = Yes	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes			
	Tax Call = Yes	Redemption Price = 100%						
40 Outromont cell datas	Redemption Price = 100%	·	*		*		· ·	· ·
16 Subsequent call dates	n/a							
Coupons / dividends  17 Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed
ů i	6.6250%	7.0860%	7.2910%	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%
18 Coupon rate and any related index 19 Existence of a dividend stopper	6.6250% No	7.0000% No	7.2910% No	5.3000% No	4.3620% No			4.5620% 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	Mandatory	No	No	ivialidatory	No	No	Manualory
22 Non-cumulative or cumulative	Non-cumulative							
23 Convertible or non-convertible	Convertible							
24 If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK				
,	non-viability	resolution authority at point of non-viability	non-viability	resolution authority at point of non-viability				
25 If convertible, fully or partially	n/a	non-viability 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
27 If convertible, conversion rate  27 If convertible, mandatory or optional conversion	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							
		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	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK				
31 III write-down, write-down trigger(s)	non-viability	resolution authority at point of	non-viability	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
32 If write-down, full or partial	n/a							
33 If write-down, permanent or temporary	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
34a Type of subordination	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	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to
	Undated Tier 2							
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior non-preferred	Senior unsecured				
36 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
1   1   1   1   1   1   1   1   1   1	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou		https://www.lloydsbankinggrou	https://www.lloydsbankinggrou			
37a Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income- investors/capital-issuance.html	p.com/investors/fixed-income- investors/capital-issuance.html	n/a	p.com/investors/fixed-income- investors/capital-issuance.html	p.com/investors/fixed-income- investors/capital-issuance.html			p.com/investors/fixed-income- investors/capital-issuance.html

Canital	inetrum	onte mai	n features

Capi	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAE32	US539439AW91	n/a	n/a	n/a	n/a	n/a	XS2265524640
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Private	Private	Private	Private	Public
Za	opecines if the institution has been publicly of privately placed.			Filvate	Filvate	Filvate	Filvate	Filvate	
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	English	English	English	English (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	n/a	n/a	n/a	n/a	n/a
Reau	ilatory treatment								
	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	Tier 2	Tier 2	Tier 2
3	POSI-II ATISILIOTIAI CRR TUIES	Tiel 2	Tiel 2	Tiel 2	Tiel 2	Tiel 2	riei z	TIEL 2	Tiel 2
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	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 817	GBP 743	GBP 742	GBP 68	GBP 154	GBP 43	GBP 593	GBP 701
9	Nominal Amount - Currency of Issue (m)	USD 1500	USD 1000	USD 1000	USD 650	JPY 31300	JPY 10000	USD 1175	GBP 1309
-	- Currency of Reporting (m)	GBP 1094	GBP 729	GBP 729	GBP 474	GBP 158	GBP 51	GBP 857	GBP 1309
0-									
	Issue price	100	100	100	100	100		100	100
	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	09/01/2018	15/11/2022	15/11/2022	30/09/2019	25/11/2019	25/11/2019	14/12/2021	03/12/2020
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	09/01/2048	15/11/2033	15/11/2033	24/03/2026	30/05/2028	15/02/2038	14/12/2046	03/12/2035
14	Issuer Call subject to prior supervisory approval if required	No		Yes	No	No		Yes	Yes
		Optional Call Date = No	Optional Call on any date	Optional Call on any date	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date on any date	Optional Call Date =
		(Bullet)	between 15/08/2032 &	between 15/08/2032 &	(Bullet)	(Bullet)	(Bullet)	between 14/09/2041 &	03/12/2030
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	15/11/32 inclusive	15/11/2032 inclusive	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	14/12/2041 inclusive	Reg Call = Yes
15	Optional call date, contingent call dates and redemption amount		Reg Call = Yes	Reg Call = Yes				Reg Call = Yes	
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	n/a		n/a	n/a	n/a	n/a	n/a	n/a
	oons / dividends								
			- 1	- 1	= 1	= 1	e .1	<u>-</u>	Fixed
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	
	Coupon rate and any related index	4.3440%	7.9530%	8.1330%	4.1378%	2.0367%	2.6823%	3.7240%	2.7070%
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
	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
	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	Statutory bail-in by UK	Statutory bail-in by UK
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	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of
27	ii convertible, conversion trigger(s)	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	Hori-viability	non-viability	non-viability	non-viability	Hori-viability	11011-VIADIIILY
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
	If convertible, mandatory or optional conversion	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
	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
		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
94	If write down write down trigger(c)	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	resolution authority at point of	resolution authority at point of
31	If write-down, write-down trigger(s)	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	non-viability	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	n/a	n/a	n/a
- 33		n/a		n/a	n/a		n/a		n/a
24	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
	If write-down, permanent or temporary	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual
	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt
34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-
34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt
34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to
34a 34b	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a A Contracta  Contracta  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a n/a Contracta Contracta Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2
34a 34b 35	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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured	n/a  //a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior unsecured	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a  //a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a  Contracture  Contracture  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tiez  Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured
34a 34b 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 Contractual Dated subordinated debt ranking jurior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a Aria Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No
34a 34b 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	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured Noo	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a  //a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2  Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a
34a 34b 35 36 37	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 Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a https://www.lloydsbankingrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a https://www.lloydsbankinggrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No n/a	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No 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 Senior non-preferred No n/a	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to  Undated Tier 2  Senior non-preferred  No 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 Senior unsecured No n/a https://www.lloydsbankinggrou
34a 34b 35 36 37	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  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a https://www.lloydsbankinggrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a https://www.lloydsbankinggrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a Aria Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a  Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred No	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured No n/a

Canita	instruments	main features

Capit	tal instruments main features								
1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	XS2351166421	n/a	US53944YAQ61	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Public	Private	Public	Private
			English (subordination and			New York (subordination and	English (subordination and	New York (subordination and	
3	Governing law(s) of the instrument	English	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
			governed by Scots law)			governed by Scots law)	governed by Scots law)	governed by Scots law)	
	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	Contractual	n/a	Contractual	n/a
	authorities	170	100	170	170	Contractan	100	Contractad	100
	llatory treatment								
	Transitional CRR rules	Tier 2		Tier 2					
5	Post-transitional CRR rules	Tier 2							
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Consolidated	Solo	Consolidated	Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities							
8	Regulatory capital value (m)	GBP 487	GBP 1000	GBP 335	GBP 699	GBP 500	GBP 500	GBP 123	GBP 1208
	Nominal Amount - Currency of Issue (m)	GBP 915	GBP 1000	GBP 394	USD 1500	GBP 500	GBP 500	USD 1175	USD 1750
	- Currency of Reporting (m)	GBP 915	GBP 1000	GBP 394	GBP 1094	GBP 500	GBP 500	GBP 857	GBP 1277
02	Issue price	100		100	100	100	100	100	100
	Redemption price	100		100	100	100	100	100	100
	Accounting classification	Liability - amortised cost							
	Original date of issuance	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021	14/12/2021	19/11/2021
	Perpetual or dated	Dated		Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/2031	14/12/2046	07/11/2032
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
		Optional Call Date =	Optional Call Date =	Optional Call Date =		Optional Call on any date	Optional Call Date =	Optional Call on any date	Optional Call Date =
		03/12/2030	16/06/2026	03/12/2030	Optional Call Date = No	between 15/09/2026 &	24/09/2026	between 14/09/2041 &	07/11/2027
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes		Reg Call = Yes	Reg Call = Yes	15/12/2026 inclusive	Reg Call = Yes	14/12/2041 inclusive	Reg Call = Yes
13	Optional call date, contingent call dates and redemption amount	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%			
		·	·	•		Redemption Price = 100%		Redemption Price = 100%	•
16	Subsequent call dates	n/a							
Coup	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.54%	3.3690%	2.7540%
	Existence of a dividend stopper	No							
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory							
	Existence of step up or other incentive to redeem	No	,	No	No	No	No	No	No
	Non-cumulative or cumulative	Non-cumulative							
	Convertible or non-convertible	Convertible							
23	Convertible of Hori-convertible	Conventible	Convertible	Convertible	Convertible	Contractual recognition of	Convertible	Contractual recognition of	Convertible
		Statutory bail-in by UK							
24	If convertible, conversion trigger(s)	resolution authority at point of							
		non-viability							
25	If convertible, fully or partially	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
	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
30	Write-down features	See below							
		Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK			
31	If write-down, write-down trigger(s)	resolution authority at point of	Statutory ball-in by UK	resolution authority at point of	Statutory bail-in by UK	resolution authority at point of			
"	ii iiilo doiiii, iiilo doiii diggor(o)	non-viability	non-viability	non-viability	non-viability	resolution authority at point of	non-viability	resolution authority at point of	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
	If write-down, permanent or temporary	n/a		n/a	n/a	n/a	n/a	n/a	n/a
	If temporary write-down, description of write-up mechanism	n/a							
34a	Type of subordination	Contractual		Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
		Dated subordinated debt							
	B 11 40 11 11 11 11	ranking junior to Senior non-							
34b	Ranking of the instrument in normal insolvency proceedings	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 unsecured	Senior non-preferred	Senior unsecured	Senior non-preferred
	Non-compliant transitional features	No		No	No	No	No	No	No
	Non-compliant features	n/a		n/a	n/a	n/a	n/a	n/a	n/a
J	,	100	11/4	174	174	https://www.lloydsbankinggrou	104	https://www.lloydsbankinggrou	104
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	p.com/investors/fixed-income-	n/a	p.com/investors/fixed-income-	n/a
J a	, p	100	100	11/4	104	investors/capital-issuance.html	11/4	investors/capital-issuance.html	100
	L	1	l .			octororoupitar-ioouanice.Html		ooto oroapitar ioouanice.Html	

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Capit	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	XS2668240844	n/a	AU3CB0312858	XS2743047156	AU3FN0090866	n/a	n/a	XS3069338336
	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Public		Private	Private	Public
20	openies if the institution has been publicly of privately placed.	English (subordination and	1 Hvate		English (subordination and		Tilvate	Tilvate	English (subordination and
2	Governing law(s) of the instrument	waiver of right to set off	English	NSW Australia (with UK bail in	waiver of right to set off	NSW Australia (With UK ball in	English	English	waiver of right to set off
3	Governing law(s) of the institution	governed by Scots law)	Liigiisii	recognition language)	governed by Scots law)	recognition language)	Liigiisii	Liigiisii	governed by Scots law)
	Contractual recognition of write down and conversion powers of resolution				-				
	authorities	n/a	n/a	Contractual	n/a	Contractual	n/a	n/a	n/a
	ilatory treatment								
		-: ·	T: 0		·	al	T: 0		
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2							
ь	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Consolidated
7	Instrument type	Dated subordinated liabilities							
		GBP 302	GBP 302	GBP 121	GBP 430		GBP 240	GBP 119	GBP 849
	Regulatory capital value (m)								
9	Nominal Amount - Currency of Issue (m)	SGD 500	SGD 500	AUD 250	EUR 500		AUD 500	AUD 250	EUR 1000
	- Currency of Reporting (m)	GBP 286	GBP 286	GBP 120	GBP 428		GBP 239	GBP 120	GBP 857
9a	Issue price	100	100	100	99.49	100	100	100	99.609
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost							
	Original date of issuance	22/08/2023	22/08/2023	29/08/2024	05/01/2024		29/08/2024	29/08/2024	09/05/2025
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	22/08/2033	22/08/2033	29/08/2034	05/04/2034		29/08/2034	29/08/2034	09/05/2035
14	Issuer Call subject to prior supervisory approval if required	Yes							
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date	Optional Call Date =			
		22/08/2028	22/08/2028	29/08/2029	between 05/01/2029 &	20/09/2020	29/08/2029	29/08/2029	09/05/2030
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	05/04/2029 inclusive	Reg Call = Vec	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
	optional data data, somengone dan datas and rodomption amount	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tay Call - Vac	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Dadamatica Drice = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
		redemption rice = 100%	redelliption i nec = 100%	redemplion rince = 100%	Redemption Price = 100%	redemplion rines = 100%	rteachipaon i nec = 100%	reachipaoir i fice = 100%	redeliption rice = 100%
16	Subsequent call dates	n/a							
Cour	oons / dividends	·							
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed	Floating	Floating	Fixed	Fixed
	Coupon rate and any related index	5.2500%	5.4900%	5.7880%	4.3750%	3M AUD BBSW + 2.18%	3M AUD BBSW + 2.37%	5.9630%	4.0000%
	Existence of a dividend stopper	3.2300 // No	0.4300 /0 No	5.76607/i	4.3730% No		No.	3.9030 // No	4.0000 % No
		110					140	110	
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
	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							
		0	6	Contractual recognition of	0	Contractual recognition of		0	0
		Statutory bail-in by UK							
24	If convertible, conversion trigger(s)	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
	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
	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
30	Write-down features	See below							
		Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
21	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	resolution authority at point of	Statutory ball-in by UK	resolution authority at point of	resolution authority at point of	resolution authority at point of
31	ii wiite-dowii, wiite-dowii tiiggei(s)		non-viability	resolution authority at point of			non-viability	non-viability	non-viability
		non-viability							
32	If write-down, full or partial	n/a							
	If write-down, permanent or temporary	n/a	n/a	n/a	n/a		n/a	n/a	n/a
	If temporary write-down, description of write-up mechanism	n/a		n/a	n/a	·	n/a	n/a	n/a
	Type of subordination	Contractual	Contractual	Contractual	Contractual		Contractual	Contractual	Contractual
34a	туре от эпротигнация								
		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		preferred debt and senior to	preferred debt and senior to	preferred debt and senior to			
0.5		Undated Tier 2							
	Instrument type immediately senior	Senior unsecured	Senior non-preferred	Senior unsecured	Senior unsecured		Senior non-preferred	Senior non-preferred	Senior unsecured
	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
		https://www.lloydsbankinggrou	·	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou		·	https://www.lloydsbankinggrou
37a	Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income-	n/a	p.com/investors/fixed-income-	p.com/investors/fixed-income-		n/a	n/a	p.com/investors/fixed-income-
		investors/capital-issuance.html		investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html			investors/capital-issuance.html

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Capi	tal instruments main features			
1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	n/a	US539439BE84	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private
3	Governing law(s) of the instrument	English	New York (subordination and waiver of right to set off governed by Scots law)	English
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a	Contractual	n/a
Poni	ulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Consolidated	Sub-consolidated and Solo
_		B	B	5
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 851	GBP 924	GBP 922
9	Nominal Amount - Currency of Issue (m)	EUR 1000	USD 1250	USD 1250
	- Currency of Reporting (m)	GBP 857	GBP 912	GBP 912
9a	Issue price	100	100	100
9b	Redemption price	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	09/05/2025	13/06/2025	13/06/2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/05/2035	13/06/2036	13/06/2036
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 09/05/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 13/06/2035 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 13/06/2035 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a
Cou	oons / dividends			
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3270%	6.0680%	6.2640%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	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
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	See below	See below	See below
31	If write-down, write-down trigger(s)	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 write-down, full or partial	n/a	n/a	n/a
			n/a	n/a
33	If write-down, permanent or temporary	n/a		
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a	n/a	
33 34	If write-down, permanent or temporary	n/a Contractual	n/a Contractual	Contractual
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a	n/a	
33 34 34a 34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to
34a	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 Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Contractual  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred
33 34 34a 34b 35	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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior non-preferred	n/a Contraction  Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured	ranking junior to Senior non- preferred debt and senior to Undated Tier 2

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

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Banking Group plc	HBOS plc
2 Unique Identifier	GB00B3KS9W93	GB00B3KSB238	USG5533WAA56 / US539439AC38	US539439AE93 / US539439AF68	GB0000394915	GB0005242879	XS0145407507	XS0158313758
2a Specifies if the instrument has been publicly or privately placed.	Public	Public		Public	Public	Public	Public	Public
3 Governing law(s) of the instrument	Scottish	Scottish	Scottish	Scottish	English	English	English (subordination provisions governed by Scots law)	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	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Ineligible	Ineligible
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated, Sub- consolidated and Solo	Consolidated, Sub- consolidated and Solo	Consolidated	Consolidated and Sub- consolidated
7 Instrument type	Preference shares	Preference shares	Preference shares	Preference shares	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities
8 Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0
9 Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	USD 49	USD 38	GBP 14	GBP 15	GBP 10	GBP 9
- Currency of Reporting (m)	GBP 253	GBP 44	GBP 36	GBP 27	GBP 14	GBP 15	GBP 10	GBP 9
9a Issue price	£0.25 + premium of £0.75 per Preference Share	£0.25 + premium of £0.75 per Preference Share	\$0.25+ premium of \$999.75 per Preference Share	\$0.25+ premium of \$999.75 per Preference Share	100		99.879	99.415
9b Redemption price	n/a	n/a			n/a		100	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost		Liability - amortised cost	Liability - amortised cost		Liability - amortised cost	
11 Original date of issuance	16/01/2009	16/01/2009	16/01/2009	16/01/2009	10/06/1991	01/03/1999	28/03/2002	28/11/2002
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity No	No Maturity	No Maturity Yes	No Maturity	No Maturity No	No Maturity	No Maturity Yes
14 Issuer Call subject to prior supervisory approval if required	No	No	Yes Optional Call Date =	Optional Call Date =	No	NO	Yes	
	Optional Call Date = No	Optional Call Date = No	01/10/2035	21/05/2037	Optional Call Date = No	Ontional Call Data - No.	Optional Call Date = 7/06/2032	Optional Call Date =
	Reg Call = No	Reg Call = No		Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	28/11/2025
15 Optional call date, contingent call dates and redemption amount	Tax Call = No	Tax Call = No		Tax Call = No	Tax Call = No		Tax Call = Yes	Reg Call = No
	Redemption Price = n/a		Redemption Price = \$1,000 per		Redemption Price = n/a		Redemption Price = 100%	Tax Call = Yes
			Preference Share	Preference Share				Redemption Price = 100%
16 Subsequent call dates	n/a	n/a			n/a	n/a	Every 5 years	Any Reset Date
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	9.2500%	9.7500%	6.4130%	6.6570%	13.6250%	9.3750%	6.0000%	5.7500%
19 Existence of a dividend stopper	Yes	Yes		Yes	No	No No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No		No	No	No No	Yes	Yes
22 Non-cumulative or cumulative 23 Convertible or non-convertible	Non-cumulative	Non-cumulative		Non-cumulative	Cumulative			
23 Convertible or non-convertible	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK		Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK
24 If convertible, conversion trigger(s)	resolution authority at point of non-viability	resolution authority at point of non-viability		resolution authority at point of non-viability	resolution authority at point of non-viability		resolution authority at point of non-viability	resolution authority at point of non-viability
25 If convertible, fully or partially	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				
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	n/a			
30 Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31 If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32 If write-down, full or partial	n/a	n/a	/	n/a	n/a	n/a	,	
33 If write-down, permanent or temporary	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	· ·
34a Type of subordination	Contractual	Contractual		Contractual	Contractual	Contractual	Contractual	Contractual
1 Type of caporalitation	Preference shares ranking	Preference shares ranking		Preference shares ranking	Undated subordinated debt	Undated subordinated debt	Undated subordinated debt	Undated subordinated debt
34b Ranking of the instrument in normal insolvency proceedings	pari passu with AT1 debt and	pari passu with AT1 debt and		pari passu with AT1 debt and	ranking junior to Dated Tier 2	ranking junior to Dated Tier 2	ranking junior to Dated Tier 2	ranking junior to Dated Tier 2
2	senior to CET1	senior to CET1	senior to CET1	senior to CET1	and senior to AT1	and senior to AT1	and senior to AT1	and senior to AT1
35 Instrument type immediately senior	Undated Tier 2	Undated Tier 2		Undated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	
36 Non-compliant transitional features	Yes	Yes		Yes	No			
37 Non-compliant features	Subordination	Subordination	Subordination	Subordination	n/a	n/a	Step-up	Step-up
- pro- surprise tourists	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou						
37a Hyperlink to the prospectus of the issuance		p.com/investors/fixed-income-		p.com/investors/fixed-income-				
37a Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income- investors/capital-issuance.html		p.com/investors/fixed-income-	p.com/investors/fixed-income-	p.com/investors/fixed-income-	p.com/investors/fixed-income-		p.com/investors/fixed-income-

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2	Issuer	HBOS plc	Lloyds Bank plo
	Unique Identifier	US4041A2AF14 /	GB0001905362
	•	US4041A3AG79	
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public
3	Oi law/-) of the in-terms of	New York (subordination	F8-1
3	Governing law(s) of the instrument	provisions governed by English law)	English
_	Contractual recognition of write down and conversion powers of resolution	,	,
3a	authorities	n/a	n/a
Regi	ulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-	Consolidated, Sub
_	English at one (our )concentration concentration	consolidated	consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP
9	Nominal Amount - Currency of Issue (m)	USD 301	GBP 100
J	- Currency of Reporting (m)	GBP 220	GBP 100
9a	Issue price	98.807	100.962
9h	Redemption price	100	100.902
10	Accounting classification	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	30/10/2003	28/10/1992
12	Perpetual or dated	30/10/2003 Dated	Perpetua
13	Original maturity date	01/11/2033	No Maturity
14	Issuer Call subject to prior supervisory approval if required	No.	No Matani
14	issuer Can subject to prior supervisory approvar il required	Optional Call Date = No	
		(Bullet)	Optional Call Date = No
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No Tax Call = No
		Tax Call = Yes	Redemption Price = n/a
		Redemption Price = 100%	Redemption File - 11/2
	Subsequent call dates	n/a	n/a
Cou	pons / dividends		
	Fixed or floating dividend / coupon	Fixed	Fixed
	Coupon rate and any related index	6.0000%	11.7500%
19	Existence of a dividend stopper	No	N
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionar
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandator
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by Ul resolution authority at point o
			non-viabilit
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
	If convertible, specify instrument type convertible into	n/a	n/a
28	If convertible, specify issuer of instrument it converts into	n/a	n/a
28 29	Write-down features	n/a	See below
			Statutory bail-in by UF resolution authority at point o
29	If write-down, write-down trigger(s)	n/a	
29 30 31			non-viabilit
29 30 31 32	If write-down, full or partial	n/a	non-viabilit n/:
29 30 31 32 33	If write-down, full or partial If write-down, permanent or temporary	n/a n/a	non-viabilit n/ n/
30 31 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-viabilit n/: n/: n/:
29 30 31 32 33 34	If write-down, full or partial If write-down, permanent or temporary	n/a n/a n/a Contractual	non-viabilit n/ n/ n/
31 32 33 34 34a	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	non-viabilit n/ n/ n/ n/ Contractus Undated subordinated deb ranking junior to Dated Tier:
31 32 33 34 34a 34b	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	n/a n/a n/a n/a n/a Contractual Dated subordinated bett ranking junior to Senior non- preferred debt and senior to Undated Tier 2	non-viabilit n// n/ n/ Contractue Undated subordinated deb ranking junior to Dated Tier : and senior to AT
29 30 31 32 33 34 34a 34b	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured	non-viabilit n/ n/ n/ n/ Contractue Undated subordinated deb ranking junior to Dated Tier and senior to AT Dated Tier
31 32 33 34 34a 34b	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	n/a n/a n/a n/a n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured Yes	non-viabilit n/a n/a
29 30 31 32 33 34 34a 34b	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior	n/a n/a n/a n/a n/a Contractual Dated subordinated bebt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior unsecured Yes Issuance out of intermediate	non-viabilit n/i n/i n/i n/i Contractus Undated subordinated det ranking junior to Dated Tier and senior to AT Dated Tier
29 30 31 32 33 34 34a 34b 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior Non-compliant transitional features	n/a n/a n/a 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 Senior unsecured Yes	non-viabilit n// n// n// n// Contractue Undated subordinated deb ranking junior to Dated Tier : and senior to AT Dated Tier :

# 3. Instruments that are only recognised for MREL purposes

### Senior Hold Co

Table	Capital instruments main features								
1	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
A control property of which the business of weathings to the property of which the business of weathings to the property of weathi	2 Unique Identifier	JP582667BGC7	US53944YAD58	XS1681050610	JP582667AP59	AU3CB0297802	US53944YAW30	AU3CB0307338	AU3FN0085296
1	2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
Designation of the found and conception of wind source of precisions   Contraction	3 Governing law(s) of the instrument			waiver of right to set off					
Management   Man	Contractual recognition of write down and conversion powers of resolution			, ,					
February Company   Compa		Contractual	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment								
Page	4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Particular large   Sentar unmounted   Sentar unmo	5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Postport or center   Mile	6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Page	7 Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
Contract of Regarding   Cont	8 Regulatory capital / MREL value (m)	GBP 96	GBP 913	GBP 873	GBP 308	GBP 194	GBP 365	GBP 220	GBP 72
18   18   18   18   18   18   18   18	9 Nominal Amount - Currency of Issue (m)	JPY 19100	USD 1250	EUR 1000	JPY 62000	AUD 400	USD 500	AUD 450	AUD 150
15   Recomplement   15	- Currency of Reporting (m)	GBP 97	GBP 912	GBP 857	GBP 313	GBP 191	GBP 365	GBP 215	GBP 72
10   10   10   10   10   10   10   10	9a Issue price	100	99.308	99.274	100	100	100	100	100
		100	100	100	100	100	100	100	100
10   Separation cleaned   Se	10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option				
15   State   15	11 Original date of issuance	15/12/2016	11/01/2017	12/09/2017	25/05/2023	17/03/2023	07/08/2023	06/03/2024	06/03/2024
1									
1	13 Original maturity date	15/12/2026	11/01/2027	12/09/2027	25/05/2029	17/03/2029	07/08/2027	06/03/2030	06/03/2030
15 By Control and after an experiment of the first of the									
10   Subscript of all dates	15 Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a					
Figure of Rading disberted Coupon   Floating   Floating   Coupon in and any related indices   1.00000000000000000000000000000000000	16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a		n/a	n/a
Figure of Rading disberted Coupon   Floating   Floating   Coupon in and any related indices   1.00000000000000000000000000000000000	Coupons / dividends								
10   Entire of a university program of another of timing)   Mandatory   Mand		Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Floating	Fixed to Floating	Floating
The Statistical Statistics		1.0470%		1.5000%	1.3520%		SOFR + 1.56%	5.6870%	3M AUD BBSW + 1.68%
20   Early discretionary, partially discretionary or mandatory (in more of amount)   Mandatory   Man		No	No	No	No		No		No
20   10   10   10   10   10   10   10		Mandatory	Mandatory			Mandatory			Mandatory
The properties of the proper		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22 Convertible or convariative or commutative or commutative or convertible or co									
Convertible   Contractual recognition of Statistory ball-in by UK resolution authority a point of non-visibility   Convertible		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Contractual recognition of Statutory ball-in by UK resolution authority at point of statutory ball-in by UK resolution authority at point of non-visibility or partially or pa									
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, fully or partially 28 If convertible, fully or partially 28 If convertible, fully or partially 29 If convertible, fully or partially 29 If convertible, fully or partially 20 If convertible, fully or partially 20 If convertible, fully or partially 21 If convertible, fully or partially 22 If convertible, fully or partially 23 If convertible, fully or partially 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, fully or partially 28 If convertible, fully or partially 29 If convertible, fully or partially 29 If convertible, fully or partially 20 If convertible, fully or partially 21 If convertible, fully or partially 22 If convertible, fully or partially 23 If convertible, fully or partially 24 If convertible, fully or partially 25 If convertible, fully or partially 25 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, fully or partially 28 If convertible, fully or partially 28 If convertible, fully or partially 29 If convertible, fully or p		Contractual recognition of	Contractual recognition of	Otatata a de la	Contractual recognition of				
resolution authority at point of non-visibility. The commendation of the control	04 15							Statutory bail-in by UK	
If convertible, fully or partially   Fully or Par	24 III convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of				
## descretion of UK Resolution Authority Resolution		non-viability	non-viability	Hori-viability	non-viability	non-viability	non-viability	non-viability	non-viability
Convertible, mandatory or optional conversion   Optional at the discretion of UK   O	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
Resolution Authority   Patricity   Common Equily Fier   Com	26 If convertible conversion rate	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK		At the discretion of UK	At the discretion of UK	
Resolution Authority   Common Equity Tier 1	20 III conventible, conversion rate								
Resolution Authority Resolutio	27 If convertible, mandatary or entional conversion	Optional at the discretion of UK	Optional at the discretion of UK		Optional at the discretion of UK				
29   If convertible, speedly issuer of instrument it converts into   Lloyds Banking Group pic   See below   See									
Write-down features   See below   See be									
Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution auth									
It write-down, write-down trigger(s)  It write-down, write-down trigger(s)  It write-down, write-down trigger(s)  It write-down, write-down trigger(s)  It write-down, write-down, full or partial or	30 Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
solution authority at point of non-viability				Statutory bail-in by UK					
2 If write-down, full or partial properties of the instrument in normal insolvency proceedings and in the instrument in normal insolvency proceedings are in the instrument in normal insolvency proceedings are in the instrument in normal insolvency proceedings are in the instrument	31 If write-down, write-down trigger(s)			resolution authority at point of					
It write-down, full or partially   Fully or Parti				non-viability					
It write-down, permanent or temporary   Permanent   Permanett   Permanent   Permanent   Permanent   Permanent   Permanent   Permanent   Permanent   Permanett   Permanent   Permanett	20 If write down full or nextial			Fully or Parkally					
It temporary write-down, description of write-up mechanism		, ,		, ,	, ,		, ,	, ,	, ,
Type of subordination  Structural									
Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2  35 Instrument type immediately senior  36 Non-compliant transitional features  37 Non-compliant teatures  38 Integrated teatures  39 Integrated teatures					· ·				
Ranking of the instrument in normal insolvency proceedings  Ranking junior to Senior Preferred debt and senior to Prefer	34a Type of subordination								
Antaming of the instrument in normal insolvency proceedings Preferred debt and senior to Dated Tier 2 Dated Tier 3 Tier 3 Tier 3 Tier 4 Ti									
Preferred debt and senior to Dated Tier 2 Da	34b Ranking of the instrument in normal insolvency proceedings								
35 Instrument type immediately senior									
36 Non-compliant transitional features  No N									
37 Non-compliant features n/a		n/a	n/a		n/a				
https://www.lloydsbankinggrou p.com/investors/fixed-income-p.com/investors	36 Non-compliant transitional features	No	No	No	No	No	No	No	No
https://www.lloydsbankinggrou p.com/investors/fixed-income-p.com/investors	37 Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
The properties of the issuance and the prospectus of the prospectus of the issuance and the prospectus of the prospe		https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou	https://www.lloydsbankinggrou
3/21 Hyperlink to the prospectus of the issuance investors/unsecured- in	27-								
	3/a Hyperlink to the prospectus of the issuance			•	-				

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc				
2 Unique Identifier	US539439AQ24	AU3CB0248862	JP582667BHC5	XS1757711665	XS1769598274	XS2868171229	US539439AR07	AU3CB0253227
2a Specifies if the instrument has been publicly or privately placed.	Public							
				English (subordination and	English (subordination and	English (subordination and		
3 Governing law(s) of the instrument	New York (with UK bail in	NSW Australia (with UK bail in	Japanese (with UK bail in	waiver of right to set off	waiver of right to set off	waiver of right to set off	New York (with UK bail in	NSW Australia (with UK bail in
	recognition language)	recognition language)	recognition language)	governed by Scots law)	governed by Scots law)	governed by Scots law)	recognition language)	recognition language)
Contractual recognition of write down and conversion powers of resolution								
3a authorities	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	Contractual
Regulatory treatment								<u> </u>
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 1236	GBP 212	GBP 38	GBP 69	GBP 46	GBP 868		GBP 71
9 Nominal Amount - Currency of Issue (m)	USD 1750	AUD 450	JPY 7700	NOK 1000	JPY 10000	EUR 1000		
- Currency of Reporting (m)	GBP 1277	GBP 215	GBP 39	GBP 72	GBP 51	GBP 857	GBP 1094	GBP 72
9a Issue price	100	99.116	100	100	100	99.727	99.647	99.902
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost					
11 Original date of issuance	07/11/2017	22/11/2017	14/12/2017	24/01/2018	14/02/2018	06/08/2024	22/03/2018	23/05/2018
12 Perpetual or dated	Dated	Dated		Dated	Dated			
13 Original maturity date	07/11/2028	22/11/2027	14/12/2027	24/01/2028	15/02/2038	06/11/2030	22/03/2028	23/05/2028
14 Issuer Call	Yes	No	No	No	No	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer	n/a	n/a	n/a	2/0	06/11/2029 - Optional issuer	n/a	n/a
15 Optional call date, contingent call dates and redemption amount	call option, redeeming at par			II/a	II/a	call option, redeeming at par	TI/A	II/a
16 Subsequent call dates	n/a							
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed to Floating	Fixed		Fixed	Fixed			
18 Coupon rate and any related index	3.5740%	4.2500%	0.7230%	2.9400%	0.9950%	3.5000%	4.3750%	4.7500%
19 Existence of a dividend stopper	No	No		No	No	No.	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	No	No	No	No	No.	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Convertible							
	Contractual recognition of	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
24 If convertible, conversion trigger(s)	Statutory bail-in by UK	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 UK
21 III don'torabio, don'toroin' anggor(d)	resolution authority at point of	resolution authority at point of		non-viability	non-viability	non-viability	resolution authority at point of	
	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 If convertible, conversion rate	At the discretion of UK		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 plc	Lloyds Banking Group plo		, , , , , ,				
30 Write-down features	See below							
	Contractual recognition of	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	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	Statutory bail-in by UK	
	resolution authority at point of	resolution authority at point of		non-viability	non-viability	non-viability	resolution authority at point of	
	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							
24h Banking of the instrument in narmal insolvency proceedings	ranking junior to Senior							
34b Ranking of the instrument in normal insolvency proceedings	Preferred debt and senior to							
	Dated Tier 2							
35 Instrument type immediately senior	n/a							
36 Non-compliant transitional features	No	No		No	No			No
37 Non-compliant features								
	n/a	n/a	n/al					
37 Non-compliant leatures	n/a	n/a		n/a				
	https://www.lloydsbankinggrou							
37a Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggrou p.com/investors/fixed-income-							
	https://www.lloydsbankinggrou							

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 plo	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc
2 Unique Identifier	JP582667BJ56	JP582667CJ55	XS2569069375	US539439AY57	US539439AT62	US539439BB46	US53944YAZ60	US53944YAY95
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
==			English (subordination and					
3 Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)
3a Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	Contractual
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	
8 Regulatory capital / MREL value (m)	GBP 156	GBP 28	GBP 653	GBP 1100	GBP 890	GBP 547	GBP 1096	GBP 219
9 Nominal Amount - Currency of Issue (m)	JPY 31300	JPY 5800	EUR 750	USD 1500	USD 1250	USD 750		
- Currency of Reporting (m)	GBP 158	GBP 29	GBP 643	GBP 1094	GBP 912	GBP 547	GBP 1094	
9a Issue price	100	100	99.851	100	99.698	100		
9b Redemption price	100	100	100	100	100	100	100	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	31/05/2018	31/05/2018	11/01/2023	07/08/2023	16/08/2018	26/11/2024	05/01/2024	05/01/2024
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
13 Original maturity date	30/05/2028	30/05/2033	11/01/2029	07/08/2027	16/08/2028	26/11/2028	05/01/2028	05/01/2028
14 Issuer Call	No	No		Yes	No			
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	11/01/2028 - Optional issuer	07/08/2026 - Optional issuer	n/a	26/11/2027 - Optional issuer		
			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
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	
18 Coupon rate and any related index	0.9680%	1.1820%	4.5000%	5.9850%	4.5500%	SOFR + 1.06%	5.4620%	SOFR + 1.58%
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)	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	,		
21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative	No	No	No	No	No	No	No No	No
22 Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative	No Non-cumulative
	No Non-cumulative Convertible	Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	No Non-cumulative Convertible
Non-cumulative or cumulative     Convertible or non-convertible	No Non-cumulative	Non-cumulative Convertible Contractual recognition of	No Non-cumulative Convertible Statutory bail-in by UK	No Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative Convertible Contractual recognition of	No Non-cumulative Convertible Contractual recognition of
22 Non-cumulative or cumulative	No Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK
Non-cumulative or cumulative     Convertible or non-convertible	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	No Non-cumulative Convertible Statutory bail-in by UK	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible 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
Non-cumulative or cumulative     Convertible or non-convertible	No 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	No Non-cumulative Convertible 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 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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of
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Canital	inatrumanta	main features

Capit	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
	Unique Identifier	US53944YAX13	US53944YBC66	US53944YAP88	XS2430704655	CH1154887157	US53944YAS28	CH1243018806	JP582667AN51
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)
	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	n/a	Contractual	n/a	Contractual
Reau	ilatory 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	
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 1441	GBP 922	GBP 709	GBP 477	GBP 184	GBP 707	GBP 199	GBP 575
		USD 2000	USD 1250	USD 1000	GBP 500	CHF 200	USD 1000	CHF 215	JPY 115100
9	Nominal Amount - Currency of Issue (m)								
	- Currency of Reporting (m)	GBP 1459	GBP 912	GBP 729	GBP 500	GBP 184	GBP 729	GBP 197	GBP 582
9a	Issue price	100	100	100	99.81	100	100	100	100
9b	Redemption price	100	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	05/01/2024	26/11/2024	, ,	, .		18/03/2022		
				11/03/2021	12/01/2022	09/02/2022		02/02/2023	26/05/2022
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05/01/2035	26/11/2028	11/05/2027	12/04/2028	09/02/2029	18/03/2028	02/02/2027	26/05/2028
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		05/01/2034 - Optional issuer	26/11/2027 - Optional issuer	11/05/2026 - Optional issuer	12/04/2027 - Optional issuer	09/02/2028 - Optional issuer	18/03/2027 - Optional issuer	02/02/2026 - Optional issuer	26/05/2027 - Optional issuer
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	call option, redeeming at par
- 10									
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coup	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.6790%	5.0870%	1.6270%	2.0000%	0.6025%	3.7500%	2.7450%	1.2470%
	Existence of a dividend stopper	No		No	No	No		No	
	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
22		Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible			Non-cumulative Convertible		Non-cumulative Convertible
22	Non-cumulative or cumulative	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative	Non-cumulative	Non-cumulative Convertible Contractual recognition of	Non-cumulative	Non-cumulative  Convertible  Contractual recognition of
22	Non-cumulative convertible convertible or non-convertible	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK
22	Non-cumulative or cumulative	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	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	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 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 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	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	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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
22 23 24	Non-cumulative convertible convertible or non-convertible	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible 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	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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
22 23 24 25	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
22 23 24 25	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)	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-validity 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 ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violation 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 Full At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible 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 Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-validity 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 ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26 27	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Full At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible 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
22 23 24 25 26 27 28	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-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 Equily 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	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 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	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 Common Equity Tier 1
22 23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK 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 plo	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 further Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc	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 plo	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 plc	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 further Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc	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 plc	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 Authority Common Equity Tier 1 Lloyds Banking Group ple	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 for Resolution Authority Common Equity Tier 1 Lloyds Banking Group ple
22 23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point on 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 plc See below	Non-cumulative 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 Lloyds Banking Group ple 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 pic	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	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 plc See below	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	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 plc
22 23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK 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 plc See below Contractual recognition of	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group ple See below Contractual recognition	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability. At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc See below Contractual recognition of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc	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 further Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc	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 Common Equity Tier 1 Lloyds Banking Group pic See below Contractual recognition 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 Authority Common Equity Tier 1 Lloyds Banking Group ple	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 Tert Lloyds Banking Group plc See below Contractual recognition of
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22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group pic See below Contractual recognition of Statutory ball-in by UK resolution authority at point of	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 Common Equity Tier 1 Lloyds Banking Group pic See below Contractual recognition of Statutory ball-in by UK resolution authority at point of	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 Common Equity Tier 1 Lloyds Banking Group pic See below Contractual recognition of Statutory ball-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group pic See below Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group ple See below Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group pic See below 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-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 plc See below Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc See below Contractual recognition of Statutory bail-in by UK resolution authority at point of
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22 23 24 25 26 27 28 33 31 34 34 34 35 36 37	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior  Non-compliant transitional features	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 pic See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of non-viability Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior of Dated Tier 2 n/a No No https://www.lloydsbankingroup.com/investors/fixed-income-	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group pic See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2  n/a No No https://www.lloydsbanking.grou.	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22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a 35 36 37	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Ranking of the instrument in normal insolvency proceedings  Instrument type immediately senior  Non-compliant features  Non-compliant features	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc See below Contractual recognition of Statutory bail-in by UK resolution authority Fully or Partially Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2 n/a No n/a https://www.lloydsbankinggrou	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group ple See below See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Preferred debt and senior to Dated Tier 2 n/a No No No https://www.lloydsbankinggrou	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 plc See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Preferred debt and senior to Dated Tier 2 No No No No https://www.lloydsbankinggrou.	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Canital	instrument	 factures

Capit	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
	Unique Identifier	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446	US539439AX74	AU3FN0076279	XS2690137299	JP582667APC0
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	NSW Australia (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)
	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	Contractual	Contractual	n/a	Contractual
Real	llatory 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	
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 239	GBP 0	GBP 846	GBP 838	GBP 915		GBP 1117	GBP 253
	Nominal Amount - Currency of Issue (m)	AUD 500	USD 1250	USD 1250	EUR 1000	USD 1250	AUD 200	EUR 1250	JPY 50300
9									
	- Currency of Reporting (m)	GBP 239	GBP 912	GBP 912	GBP 857	GBP 912	GBP 96	GBP 1071	GBP 254
9a	Issue price	100	100	100	99.302	100	100	99.401	100
9b	Redemption price	100	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	10/06/2022	, .	, ,	, .	, ,	17/03/2023		
			11/08/2022	11/08/2022	24/08/2022	06/03/2023		21/09/2023	01/12/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/06/2027	11/08/2026	11/08/2033	24/08/2030	06/03/2029	17/03/2029	21/09/2031	01/12/2027
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		10/06/2026 - Optional issuer	11/08/2025 - Optional issuer	11/08/2032 - Optional issuer	24/08/2029 - Optional issuer	06/03/2028 - Optional issuer	17/03/2028 - Optional issuer	21/09/2030 - Optional issuer	01/12/2026 - Optional issuer
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	call option, redeeming at par
- 10									
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coup	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	5.3906%	4.7160%	4.9760%	3.1250%	5.8710%	3M AUD BBSW + 2.00%	4.7500%	1.3770%
	Existence of a dividend stopper	No.		No	No	No		No	
	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
22		Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible		Non-cumulative Convertible	Non-cumulative Convertible		Non-cumulative Convertible
22	Non-cumulative or cumulative	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative	Non-cumulative Convertible Contractual recognition of
22	Non-cumulative convertible convertible or non-convertible	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK
22	Non-cumulative or cumulative	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	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 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 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 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	Non-cumulative Convertible 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	Non-cumulative Convertible 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 convertible convertible or non-convertible	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible 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 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
22 23 24 25	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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 Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK
22 23 24 25	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)	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-validity 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 ball-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 ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violation 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 Full At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible 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	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 Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-validity 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 ball-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 ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26 27	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Full At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible 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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible 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 the
22 23 24 25 26 27 28	Non-cumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution 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 Equily 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 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 Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	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	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 Common Equily Tier 1
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Capital Instruments main reatures								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2 Unique Identifier	XS2775724862	XS2796587280	XS2815980664	JP582667AQ66	US53944YBA01	US539439BA62	XS3010674961	XS3010675695
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
	English (subordination and	English (subordination and	English (subordination and	Japanese (with UK bail in	New York (with UK bail in	New York (with UK bail in	English (subordination and	
3 Governing law(s) of the instrument	waiver of right to set off	waiver of right to set off	waiver of right to set off	recognition language)	recognition language)	recognition language)	waiver of right to set off	waiver of right to set off
	governed by Scots law)	governed by Scots law)	governed by Scots law)	recognition language)	recognition language)	recognition language)	governed by Scots law)	governed by Scots law)
3a Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	Contractual	Contractual	Contractual	n/a	n/a
authorities								1.12
Regulatory treatment			1	. 1		1		
4 Transitional CRR rules	n/a	n/a		n/a	n/a			
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a			
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)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 428	GBP 501	GBP 873	GBP 170	GBP 1126	GBP 738	GBP 642	GBP 855
9 Nominal Amount - Currency of Issue (m)	EUR 500	GBP 500	EUR 1000	JPY 33900	USD 1500	USD 1000	EUR 750	EUR 1000
- Currency of Reporting (m)	GBP 428	GBP 500	GBP 857	GBP 171	GBP 1094	GBP 729	GBP 643	GBP 857
9a Issue price	100	99.698	99.813	100	100	100	100	99.942
9b Redemption price	100	100	100	100	100	100	100	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - fair value option
11 Original date of issuance	05/03/2024	04/04/2024	14/05/2024	04/06/2024	05/06/2024	26/11/2024	04/03/2025	04/03/2025
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	05/03/2027	04/10/2030	14/05/2032	04/06/2030	05/06/2030	26/11/2035	04/03/2028	04/03/2036
		04/10/2030 Yes						
14 Issuer Call	Yes		Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	05/03/2026 - Optional issuer call option, redeeming at par	04/10/2029 - Optional issuer call option, redeeming at par	14/05/2031- Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par	05/06/2029 - Optional issuer	26/11/2034 - Optional issuer call option, redeeming at par	04/03/2027 - Optional issuer call option, redeeming at par	04/03/2035 - Optional issuer call option, redeeming at par
16 Subsequent call dates	n/a	n/a		n/a	call option, redeeming at par			
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed		Floating	Fixed
18 Coupon rate and any related index	3M EURIBOR + 0.70%	5.2500%	3.8750%	1.3070%	5.7210%	5.5900%	3M EURIBOR + 0.63%	3.6250%
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	Mandatory	Mandatory	Mandatory
00b F. Ib. diti	Manufatan.							
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	Mandatory No	Mandatory No	Mandatory No	Mandatory No	,	,	
	,			,		,	,	No
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
Existence of step up or other incentive to redeem     Non-cumulative or cumulative	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative	Non-cumulative	No Non-cumulative	Non-cumulative Convertible	No Non-cumulative Convertible
Existence of step up or other incentive to redeem     Non-cumulative or cumulative     Convertible or non-convertible	No Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	No Non-cumulative Convertible Statutory bail-in by UK	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	No Non-cumulative Convertible Statutory bail-in by UK
Existence of step up or other incentive to redeem     Non-cumulative or cumulative	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Non-cumulative Convertible 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	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
Existence of step up or other incentive to redeem     Non-cumulative or cumulative     Convertible or non-convertible  4 If convertible, conversion trigger(s)	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	Non-cumulative Convertible 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	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
Existence of step up or other incentive to redeem     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	No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	No Non-cumulative Convertible Contractual recognition of Statutory ball-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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	No-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
Existence of step up or other incentive to redeem     Non-cumulative or cumulative     Convertible or non-convertible     If convertible, conversion trigger(s)	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully At the discretion of UK	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partialty 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	No Non-cumulative Converties Converties Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK
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Existence of step up or other incentive to redeem     Non-cumulative or cumulative     Convertible or non-convertible     If convertible, conversion trigger(s)	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumblete 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	No 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	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	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
21 Existence of step up or other incentive to redeem  Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Authority Optional at the discretion of UK Resolution Authority	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	No 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	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	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
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21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features 37 Non-compliant features	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group plc See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2 No No No No No https://www.lloydsbankinggrou	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group ple See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2 No No No No https://www.lloydsbankinggrou.	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Capi	tal instruments main features	
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1	tal instruments main features						
1 '	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	CH1433241200	XS3073633722	AU3CB0322063	AU3FN0098950	US539439BD02	US539439BC29
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public
	,,,,	English (subordination and	English (subordination and				
3	Governing law(s) of the instrument	waiver of right to set off	waiver of right to set off	NSW Australia (with UK bail in	NSW Australia (with UK bail in	New York (with UK bail in	New York (with UK bail in
"	Coverning law(o) or the motivation	governed by Scots law)	governed by Scots law)	recognition language)	recognition language)	recognition language)	recognition language)
	Contractual recognition of write down and conversion powers of resolution						
3a	authorities	n/a	n/a	Contractual	Contractual	Contractual	Contractual
Pegu	llatory treatment						
		-1-		-1-	-1-	-1-	-1-
	Transitional CRR rules	n/a	n/a	n/a			n/a
5	Post-transitional CRR rules	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
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 214	GBP 744	GBP 217	GBP 191	GBP 917	GBP 364
a	Nominal Amount - Currency of Issue (m)	CHF 235	GBP 750	AUD 450	AUD 400	USD 1250	USD 500
"	- Currency of Reporting (m)	GBP 216	GBP 750	GBP 215	GBP 191	GBP 912	GBP 365
	Issue price	100	99.673	100	100	100	100
9b	Redemption price	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/05/2025	16/05/2025	28/05/2025	28/05/2025	13/06/2025	13/06/2025
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
		20/05/2031					
	Original maturity date		16/10/2031	28/05/2031	28/05/2031	13/06/2029	13/06/2029
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	20/05/2030 - Optional issuer	16/10/2030 - Optional issuer	28/05/2030 - Optional issuer	28/05/2030 - Optional issuer	13/06/2028 - Optional issuer	13/06/2028 - Optional issuer
		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
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a
Cour	oons / dividends						,
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Floating	Fixed	Floating
18	Coupon rate and any related index	1.1125%	5.2500%	5.1890%	3M AUD BBSW + 1.55%	4.8180%	SOFR + 1.06%
19	Existence of a dividend stopper	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible			Convertible			
23	Convertible or non-convertible	Convertible	Convertible		Convertible	Convertible	Convertible
		Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of
24	If convertible, conversion trigger(s)			Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	
			resolution authority at point of				Statutory bail-in by UK
1		resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of			
		non-viability	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability
	If convertible, fully or partially	non-viability Fully or Partially	non-viability  Fully or Partially	resolution authority at point of non-viability Fully or Partially	resolution authority at point of non-viability Fully or Partially	resolution authority at point of non-viability Fully or Partially	resolution authority at point of non-viability  Fully or Partially
25		non-viability  Fully or Partially  At the discretion of UK	non-viability  Fully or Partially  At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK
	If convertible, fully or partially If convertible, conversion rate	non-viability  Fully or Partially  At the discretion of UK  Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
25 26	If convertible, conversion rate	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability  Fully or Partially  At the discretion of UK  Resolution Authority  Optional at the discretion of 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 at point of non-viability  Fully or Partially  At the discretion of UK  Resolution Authority  Optional at the discretion of 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 at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK
25 26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	non-viability  Fully or Partially  At the discretion of UK  Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	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	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	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
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## Senior Internal MREL

Capital 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
3 Governing law(s) of the instrument	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	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
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	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo
7 Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred
8 Regulatory capital / MREL value (m)	GBP 29	GBP 39	GBP 215	GBP 311	GBP 362	GBP 1116	GBP 1100	GBP 1096
9 Nominal Amount - Currency of Issue (m)	JPY 5800	JPY 7700	AUD 450	JPY 62000	GBP 362	EUR 1250	USD 1500	USD 1500
- Currency of Reporting (m)	GBP 29	GBP 39	GBP 215	GBP 313	GBP 362	GBP 1071	GBP 1094	GBP 1094
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 - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	23/10/2019	23/10/2019	23/10/2019	25/05/2023	25/05/2023	21/09/2023	07/08/2023	05/01/2024
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	30/05/2033	14/12/2027	22/11/2027	25/05/2029	25/05/2029	21/09/2031	07/08/2027	05/01/2028
14 Issuer Call	No	No	No	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	25/05/2028 - Optional issuer	25/05/2028 - Optional issuer	21/09/2030 - Optional issuer	07/08/2026 - Optional issuer	05/01/2027 - Optional issuer
				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
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	
18 Coupon rate and any related index	TONA + 1.4921%	TONA + 1.3483%	3M AUD BBSW + 2.18%	1.5020%	SONIA + 2.13394%	5.0030%	6.1350%	5.6120%
19 Existence of a dividend stopper	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				
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
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	n/a		n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a			n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32 If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a		n/a		
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
34b Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior
	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
36 Non-compliant transitional features	No	No	No	No	No	No	No	No
37 Non-compliant features	n/a	n/a	n/a	n/a				
37a Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a		n/a		
- M - brockense at the recention	1100	11/4	11/4	11/4	11/4	Tiya	100	100

Canital	inatrumanta	main features

Capital instruments main features								
1 Issuer	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							
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a							
Regulatory treatment	1	"				I.		
4 Transitional CRR rules	n/a							
5 Post-transitional CRR rules	n/a							
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo							
7 Instrument type	Senior Non-Preferred							
8 Regulatory capital / MREL value (m)	GBP 97	GBP 435	GBP 72	GBP 672	GBP 729	GBP 219	GBP 921	GBP 709
9 Nominal Amount - Currency of Issue (m)	JPY 19100	EUR 500	NOK 1000	EUR 750	USD 1000	USD 300	USD 1250	USD 1000
- Currency of Reporting (m)	GBP 97	GBP 428	GBP 72	GBP 643	GBP 729	GBP 219	GBP 912	GBP 729
	100	100	100	100	100	100	100	99.75
9a Issue price	100	100	100	100	100	100	100	100
9b Redemption price								
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
11 Original date of issuance	23/10/2019	06/08/2024	23/10/2019	11/01/2023	28/07/2023	05/01/2024	26/11/2024	11/03/2021
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	15/12/2026	06/11/2030	24/01/2028	11/01/2029	11/08/2026	05/01/2028	26/11/2028	11/05/2027
14 Issuer Call	No	Yes	No	Yes	Yes	Yes		Yes
15 Optional call date, contingent call dates and redemption amount	n/a	06/11/2029 - Optional issuer call option, redeeming at par	n/a	11/01/2028 - Optional issuer call option, redeeming at par	11/08/2025 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	26/11/2027 - Optional issuer call option, redeeming at par	11/05/2026 - Optional issuer call option, redeeming at par
16 Subsequent call dates	n/a							
Coupons / dividends	•		· ·	·				
17 Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed	Floating	Floating	Fixed	Fixed
18 Coupon rate and any related index	TONA + 1.2984%	3.7040%	3M NIBOR + 1.69%	4.6500%	SOFR + 1.66%	SOFR + 1.73%	5.2370%	1.7770%
19 Existence of a dividend stopper	No							
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory							
21 Existence of step up or other incentive to redeem	No							
22 Non-cumulative or cumulative	Non-cumulative							
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	n/a							
25 If convertible, fully or partially	n/a							
26 If convertible, conversion rate	n/a							
27 If convertible, mandatory or optional conversion	n/a	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
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a		n/a
30 Write-down features	Yes							
31 If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority							
32 If write-down, full or partial	Fully or Partially							
33 If write-down, permanent or temporary	Permanent							
34 If temporary write-down, description of write-up mechanism	n/a							
34a Type of subordination	Contractual							
	Senior Non-Preferred debt							
24h Donking of the instrument in normal in the control of	ranking junior to Senior							
34b Ranking of the instrument in normal insolvency proceedings	Preferred debt and senior to							
	Dated Tier 2							
35 Instrument type immediately senior	Senior unsecured							
36 Non-compliant transitional features	No							
37 Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a		n/a
37a Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a		n/a
1 1 1			.,,_	.,,_				

Capital instruments main features								
1 Issuer	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank 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
3 Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	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			II. II.				''	1
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	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo
7 Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred
8 Regulatory capital / MREL value (m)	GBP 659	GBP 199		GBP 895	GBP 1439	GBP 184	GBP 923	GBP 194
9 Nominal Amount - Currency of Issue (m)	GBP 659	CHF 215	AUD 200	USD 1250	USD 2000	CHF 200	USD 1250	AUD 400
- Currency of Reporting (m)	GBP 659	GBP 197	GBP 96	GBP 912	GBP 1459	GBP 184	GBP 912	GBP 191
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 - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
ů	11/01/2023		17/03/2023	11/08/2022	05/01/2024		06/03/2023	17/03/2023
11 Original date of issuance 12 Perpetual or dated	11/01/2023 Dated	02/02/2023 Dated	17/03/2023 Dated	11/08/2022 Dated	05/01/2024 Dated	09/02/2022 Dated	06/03/2023 Dated	17/03/2023 Dated
					05/01/2035			
13 Original maturity date	11/01/2029	02/02/2027	17/03/2029	11/08/2033		09/02/2029	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	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	11/08/2032 - Optional issuer call option, redeeming at par	05/01/2034 - Optional issuer call option, redeeming at par	09/02/2028 - 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
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed		Fixed	Fixed	Fixed	Fixed	Fixed to Floating
18 Coupon rate and any related index	SONIA + 2.10%	2.8950%	3M AUD BBSW + 2.15%	5.1260%	5.8290%	0.7525%	6.0210%	5.9520%
19 Existence of a dividend stopper	No	No		No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	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				Minne account delice	Non-cumulative		Non-cumulative
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	14011-Guillative	Non-cumulative	NOII-cumulative
23 Convertible or non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
			Non-convertible					
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible n/a	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a
Convertible or non-convertible     If convertible, conversion trigger(s)     If convertible, fully or partially	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a
23 Convertible or 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	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a
Convertible or non-convertible     If convertible, conversion trigger(s)     If convertible, tilly or partially     If convertible, conversion rate     If convertible, mandatory or optional conversion     If convertible, partially	Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, cully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a Yes	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a
23 Convertible or non-convertible 24 If foonvertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features	Non-convertible //a n/a n/a n/a n/a n/a n/a n/a //a //a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a v/a contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a n/a vertible n/a n/a n/a Ves Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a vertical right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a n/a r/a contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a v/a n/a v/a n/a v/a contractual right to write-down
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, expecify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s)	Non-convertible n/a	Non-convertible  Nia  n/a  n/a  n/a  n/a  n/a  n/a  r/a  v/a  Ves  Contractual right to write-down by UK resolution authority	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a Ves Contractual right to write-down by UK resolution authority	Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a v/a v/a Ves  Contractual right to write-down by UK resolution authority	Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a N	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a	Non-convertible n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a	Non-convertible n/a
23 Convertible or 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 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	Non-convertible  //a //a //a //a //a //a //a //a //a /	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a	Non-convertible  //a //a //a //a //a //a //a //a //a /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a See Contractual right to write-down by UK resolution authority Fully or Partially Permanent	Non-convertible n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 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	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 30 Write-down features 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	Non-convertible  // / // / // / // / // / // / // / /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 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	Non-convertible  // A / A / A / A / A / A / A / A / A /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible  //a //a //a //a //a //a //a //a //a /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 30 Write-down features 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	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/ia  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  // A //	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	Non-convertible  // A / A / A / A / A / A / A / A / A /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a n/a n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible  //a //a //a //a //a //a //a //a //a /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/a
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, cfully or partially 26 If convertible, conversion rate 27 If convertible, especify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings	Non-convertible  In/a  Contractual right to write-down by UK resolution authority  Felly or Partially  In/a  Contractual  Senior Non-Preferred debt  Inanking junior to Senior  Preferred debt and senior to Dated Tier 2	Non-convertible  Na  n/a  n/a  n/a  n/a  n/a  n/a  n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  // All All All All All All All All All A	Non-convertible  // A / A / A / A / A / A / A / A / A /	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, unite-down trigger(s) 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings	Non-convertible n/a	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/ia  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/	Non-convertible  // A //	Non-convertible  n/a  n/a  n/a  n/a  n/a  n/a  n/a  n/

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English (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)	English (subordination and waiver of right to set off governed by Scots law)	English
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment						1	1	
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	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Solo	Solo	Sub-consolidated and Solo
7 Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred
8 Regulatory capital / MREL value (m)	GBP 579	GBP 726	GBP 241	GBP 285	GBP 933	GBP 880	GBP 1027	GBP 254
9 Nominal Amount - Currency of Issue (m)	JPY 115100	GBP 726	AUD 500	GBP 285	EUR 1000	GBP 880	GBP 1027	JPY 50300
- Currency of Reporting (m)	GBP 582	GBP 726	GBP 239	GBP 285	GBP 857	GBP 880	GBP 1027	GBP 254
9a Issue price	100	100	100	100	100	100	100	
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11 Original date of issuance	26/05/2022	26/05/2022	10/06/2022	10/06/2022	13/10/2022	13/10/2022	11/08/2022	01/12/2023
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	26/05/2028	26/05/2028	10/06/2027	10/06/2027	24/08/2030	24/08/2030	11/08/2033	01/12/2027
14 Issuer Call	Yes	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	26/05/2027 - Optional issuer call option, redeeming at par	10/06/2026 - Optional issuer call option, redeeming at par	10/06/2026 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	01/12/2026 - Optional issuer call option, redeeming at par
16 Subsequent call dates	n/a	n/a		n/a		n/a		
Coupons / dividends	<u>'</u>							
17 Fixed or floating dividend / coupon	Fixed	Floating	Fixed to Floating	Floating	Fixed	Floating	Floating	Fixed
18 Coupon rate and any related index	1.3970%	SONIA + 1.931%	5.5406%	SONIA + 1.858%	5.5060%	SONIA + 2.536%	SONIA + 2.374%	1.5270%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a		n/a	n/a	n/a		
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		
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32 If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	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
34b Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior	ranking junior to Senior
7, 3	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2	Preferred debt and senior to Dated Tier 2
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
36 Non-compliant transitional features	No	No	No	No	No	No	No	No
37 Non-compliant transitional reatures	n/a	n/a		n/a		n/a		
37a Hyperlink to the prospectus of the issuance	n/a	n/a		n/a		n/a		
The proposition of the localities	TVG	11/8	11/4	11/4	11/6	Tiya	iva	104

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Capital instruments main features								
1 Issuer	Bank of Scotland plc	Lloyds Bank plo	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plo	Bank of Scotland plc	Lloyds Bank plc
2 Unique Identifier	n/a							
2a 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 (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a							
Regulatory treatment								
4 Transitional CRR rules	n/a							
5 Post-transitional CRR rules	n/a							
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo
7 Instrument type	Senior Non-Preferred							
8 Regulatory capital / MREL value (m)	GBP 272	GBP 220	GBP 72	GBP 872	GBP 170	GBP 737	GBP 1200	GBP 217
9 Nominal Amount - Currency of Issue (m)	GBP 272	AUD 450	AUD 150	EUR 1000	JPY 33900	USD 1000	GBP 1200	AUD 450
- Currency of Reporting (m)	GBP 272	GBP 215	GBP 72	GBP 857	GBP 171	GBP 729	GBP 1200	GBP 215
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							
11 Original date of issuance	01/12/2023	06/03/2024	06/03/2024	14/05/2024	04/06/2024	26/11/2024	18/02/2025	28/05/2025
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	01/12/2027	06/03/2030	06/03/2030	14/05/2032	04/06/2030	26/11/2035	26/11/2028	28/05/2031
14 Issuer Call	Yes							
15 Optional call date, contingent call dates and redemption amount	01/12/2026 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	14/05/2031 - Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par	26/11/2034 - Optional issuer call option, redeeming at par	26/11/2027 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par
16 Subsequent call dates	n/a							
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed to Floating	Floating	Fixed	Fixed	Fixed	Floating	Fixed to Floating
18 Coupon rate and any related index	SONIA + 1.878%	5.8370%	3M AUD BBSW + 1.83%	4.0250%	1.4570%	5.7400%	SONIA + 1.06%	5.3390%
19 Existence of a dividend stopper	No							
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory							
21 Existence of step up or other incentive to redeem	No							
22 Non-cumulative or cumulative	Non-cumulative							
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	n/a							
25 If convertible, fully or partially	n/a							
26 If convertible, conversion rate	n/a							
27 If convertible, mandatory or optional conversion	n/a							
28 If convertible, specify instrument type convertible into	n/a							
29 If convertible, specify issuer of instrument it converts into	n/a							
30 Write-down features	Yes							
31 If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	
32 If write-down, full or partial	Fully or Partially							
33 If write-down, permanent or temporary	Permanent							
34 If temporary write-down, description of write-up mechanism	n/a							
34a Type of subordination	Contractual							
34b Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35 Instrument type immediately senior	Senior unsecured							
35 Instrument type immediately senior 36 Non-compliant transitional features	Senior unsecured No	Senior unsecured		Senior unsecured	Senior unsecured No	Senior unsecured		
	n/a	n/a		n/a	n/a	n/a		
37 Non-compliant features	n/a 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	n/a							

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1	Issuer	Lloyds Bank plo
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
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a
Regi	ilatory treatment	
4	Transitional CRR rules	n/a
5	Post-transitional CRR rules	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo
7	Instrument type	Senior Non-Preferred
8	Regulatory capital / MREL value (m)	GBP 191
9	Nominal Amount - Currency of Issue (m)	AUD 400
	- Currency of Reporting (m)	GBP 191
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	28/05/2025
12	Perpetual or dated	Dated
13	Original maturity date	28/05/2031
14	Issuer Call	Yes
15	Ontional call data contingent call dates and redemption amount	28/05/2030 - Optional issuer
15	Optional call date, contingent call dates and redemption amount	call option, redeeming at par
16	Subsequent call dates	n/a
Cou	oons / dividends	
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	3M AUD BBSW + 1.70%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially
33	If write-down, permanent or temporary	Permanen
34	If temporary write-down, description of write-up mechanism	n/a
	Type of subordination	Contractua
	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured
	Non-compliant transitional features	No.
	·	
37	Non-compliant features	n/a