

# **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](http://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

### Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	US53944YBB83	XS1043552261	XS2575900977	n/a	US539439AU36	US53944YAJ29	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Public	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English (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	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	Contractual	n/a	Contractual	Contractual	n/a	n/a

### Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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) - Currency of Reporting (m)	USD 1000 GBP 763	GBP 750 GBP 750	GBP 750 GBP 750	EUR 250 GBP 219	USD 1500 GBP 1137	USD 500 GBP 396	USD 550 GBP 410	USD 1000 GBP 763
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	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	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
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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/09/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/03/2028 & 27/09/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2018 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 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

### Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	6.870%	7.8750%	8.5000%	3M EURIBOR + 4.89%	7.5000%	6.7500%	SOFR + 3.856%	7.2110%
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)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Non-convertible	Convertible	Convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	n/a	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	Fully	n/a	Fully	Fully	n/a	n/a
26	If convertible, conversion rate	\$0.849	£0.633	£0.633	n/a	\$0.821	\$0.803	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	n/a	Mandatory	Mandatory	n/a	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a
30	Write-down features	No	No	No	Yes	No	No	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	LBCM plc's solo fully loaded CET1 ratio falls below 7%	n/a	n/a	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	n/a	n/a	Full	n/a	n/a	Full	Full
33	If write-down, permanent or temporary	n/a	n/a	n/a	Permanent	n/a	n/a	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
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	n/a	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	n/a	n/a

1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	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	English	English	English (subordination and waiver of right to set off governed by Scots law)	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	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	Other Equity Instruments
8	Regulatory capital value (m)	GBP 350	GBP 1250	GBP 1152	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750	GBP 750
9	Nominal Amount - Currency of Issue (m)	GBP 350	GBP 1250	USD 1500	USD 350	GBP 1000	GBP 500	GBP 750	GBP 500	GBP 750
	- Currency of Reporting (m)	GBP 350	GBP 1250	GBP 1152	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750	GBP 750
9a	Issue price	100	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100
10	Redemption price	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	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	
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/03/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/12/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/03/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	
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	15/12/31 and every 5 years thereafter	Every 5 years	

17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating
18	Coupon rate and any related index	SONIA + 5.025%	SONIA + 4.596%	5.6200%	SOFR + 5.22%	5.1450%	SONIA + 4.95%	4.6900%	SONIA + 4.33%
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)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	Full	Full	Full	Full	Full	Full	Full	Full
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
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**Capital instruments main features**

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	Lloyds Bank Corporate Markets plc
2	Unique Identifier	n/a	XS2529511722	US53944YAV56	n/a	XS3013997666	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Public	Public	Private	Public	Private	Private	Private
3	Governing law(s) of the instrument	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)	English	New York (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	Contractual	Contractual	n/a	Contractual	n/a	n/a	n/a

**Regulatory treatment**

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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	Sub-consolidated and Solo	Consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Sub-consolidated and Solo	Solo	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	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	GBP 750	USD 1250	GBP 750	GBP 750	GBP 750	USD 350	GBP 500
	- Currency of Reporting (m)	GBP 300	GBP 750	GBP 1028	GBP 750	GBP 750	GBP 750	GBP 259	GBP 500
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 22/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2027 & 27/03/28 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/03/2028 & 27/09/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 16/10/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	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 day in the period six months before any subsequent Reset Date (27/03/2030 (the "First Reset Date") and each fifth anniversary thereafter)	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)	Every 5 years	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date

**Coupons / dividends**

17	Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	SONIA + 4.17%	8.5000%	8.0000%	8.8160%	7.5000%	8.2000%	SOFR + 4.91%	SONIA + 4.25%
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)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
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	Convertible	Convertible	Non-convertible	Convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	n/a	Lloyds Banking Group plc's fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	Fully	Fully	n/a	Fully	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	£0.633	\$0.761	n/a	£0.633	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	Mandatory	Mandatory	n/a	Mandatory	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	Common Equity Tier 1	Common Equity Tier 1	n/a	Common Equity Tier 1	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	Lloyds Banking Group plc	n/a	n/a	n/a
30	Write-down features	Yes	No	No	Yes	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a	n/a	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a	Lloyds Bank plc's solo and/or sub-consolidated 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	n/a	n/a	Full	n/a	Full	Full	Full
33	If write-down, permanent or temporary	Permanent	n/a	n/a	Permanent	n/a	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
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	n/a	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	n/a	n/a	n/a

**Capital 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	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	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

**Regulatory treatment**

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) - Currency of Reporting (m)	GBP 675 GBP 675	GBP 700 GBP 700	GBP 500 GBP 500	GBP 500 GBP 500	GBP 503 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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/06/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2033 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2034 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2035 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date

**Coupons / dividends**

17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
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)	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
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30	Write-down features	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
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a

## 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 / USG5533WBU04	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
<b>Regulatory treatment</b>									
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Consolidated	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 755	GBP 367	GBP 367	GBP 0	GBP 2	GBP 159	GBP 413	GBP 85
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 750 GBP 750	AUD 750 GBP 359	AUD 750 GBP 359	USD 0 GBP 0	USD 26 GBP 19	USD 824 GBP 601	USD 1328 GBP 968	USD 1328 GBP 968
9a	Issue price	99.76	100	100	99.866	100	99.77	99.866	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	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	No
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 02/03/2028 & 02/06/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 31/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 31/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Coupons / dividends</b>									
17	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.6250%	7.0860%	7.2910%	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior non-preferred	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	n/a	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/linked-income-investors/capital-issuance.html</a>

**Capital 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
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Private	Private	Private	Private	Public
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

**Regulatory treatment**

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	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) - Currency of Reporting (m)	USD 1500 GBP 1094	USD 1000 GBP 729	USD 1000 GBP 729	USD 650 GBP 474	JPY 31300 GBP 158	JPY 10000 GBP 51	USD 1175 GBP 857	GBP 1309 GBP 1309
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	09/01/2018	15/11/2022	15/11/2022	30/09/2019	25/11/2019	25/11/2019	14/12/2021	03/12/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	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	Yes	No	No	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/08/2032 & 15/11/32 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/08/2032 & 15/11/2032 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**Coupons / dividends**

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	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
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	n/a	n/a	n/a	n/a	n/a	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>



**Capital 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	US53944YAO61	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Public	Private	Public	Private
3	Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	New York (subordination and waiver of right to set off governed by Scots law)	English (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
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	Contractual	n/a	Contractual	n/a

**Regulatory treatment**

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	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	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 487	GBP 1000	GBP 335	GBP 699	GBP 500	GBP 500	GBP 123	GBP 1208
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 915	GBP 1000	GBP 394	USD 1500	GBP 500	GBP 500	USD 1175	USD 1750
		GBP 915	GBP 1000	GBP 394	GBP 1094	GBP 500	GBP 500	GBP 857	GBP 1277
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021	14/12/2021	19/11/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 16/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/09/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
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	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%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior unsecured	Senior non-preferred	Senior unsecured	Senior non-preferred
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	n/a	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	n/a

**Capital 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	XS268240844	n/a	AU3CB0312858	XS2743047156	AU3FN0090866	n/a	n/a	XS3069338336
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Public	Public	Private	Private	Public
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	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	n/a	n/a	Contractual	n/a	Contractual	n/a	n/a	n/a

**Regulatory treatment**

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	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 302	GBP 302	GBP 121	GBP 430	GBP 239	GBP 240	GBP 119	GBP 849
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	SGD 500 GBP 286	SGD 500 GBP 286	AUD 250 GBP 120	EUR 500 GBP 428	AUD 500 GBP 239	AUD 250 GBP 239	GBP 120	EUR 1000 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	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	22/08/2023	22/08/2023	29/08/2024	05/01/2024	29/08/2024	29/08/2024	29/08/2024	09/05/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	22/08/2033	22/08/2033	29/08/2034	05/04/2034	29/08/2034	29/08/2034	29/08/2034	09/05/2035
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 05/01/2029 & 05/04/2029 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 09/05/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**Coupons / dividends**

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed	Floating	Floating	Fixed	Fixed
18	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%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior non-preferred	Senior unsecured	Senior unsecured	Senior unsecured	Senior non-preferred	Senior non-preferred	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	n/a	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>	n/a	n/a	<a href="https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html</a>

**Capital instruments main features**

1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	n/a	US539438E84	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
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	Contractual	n/a

**Regulatory 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
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) - Currency of Reporting (m)	EUR 1000 GBP 857	USD 1250 GBP 912	USD 1250 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

**Coupons / 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
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior non-preferred	Senior unsecured	Senior non-preferred
36	Non-compliant transitional features	No	No	No
37	Non-compliant features	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	n/a

### 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	USG5533WAAAE6 / US539439AE93	US539439AE93 / US539439AF68	GB0000394915	GB00005242879	XS0145407507	XS0158313758
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	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) - Currency of Reporting (m)	GBP 253 GBP 253	GBP 44 GBP 44	USD 49 GBP 36	USD 38 GBP 27	GBP 14 GBP 14	GBP 15 GBP 15	GBP 10 GBP 10	GBP 9 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 \$99.75 per Preference Share	\$0.25+ premium of \$99.75 per Preference Share	100	100	99.879	99.415
9b	Redemption price	n/a	n/a	\$1,000 per Preference Share	\$1,000 per Preference Share	n/a	n/a	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/01/2009	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 Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	No	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 21/01/2035 Reg Call = No Tax Call = No Redemption Price = \$1,000 per Preference Share	Optional Call Date = 21/05/2037 Reg Call = No Tax Call = No Redemption Price = \$1,000 per Preference Share	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 7/06/2032 Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = 28/11/2025 Reg Call = No Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	Any Dividend Payment Date	Any Dividend Payment Date	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	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	Yes	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	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2
36	Non-compliant transitional features	Yes	Yes	Yes	Yes	No	No	Yes	Yes
37	Non-compliant features	Subordination	Subordination	Subordination	Subordination	n/a	n/a	Step-up	Step-up
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>

**Capital instruments main features**

1	Issuer	HBOS plc	Lloyds Bank plc
2	Unique Identifier	US4041A2AF14 / US4041A3AG79	GB0001905362
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public
3	Governing law(s) of the instrument	New York (subordination provisions governed by English law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a

**Regulatory 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	Consolidated, Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 0
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 301 GBP 220	GBP 100 GBP 100
9a	Issue price	98.807	100.962
9b	Redemption price	100	n/a
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/10/2003	28/10/1992
12	Perpetual or dated	Dated	Perpetual
13	Original maturity date	01/11/2033	No Maturity
14	Issuer Call subject to prior supervisory approval if required	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a
16	Subsequent call dates	n/a	n/a

**Coupons / dividends**

17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	6.0000%	11.7500%
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a
26	If convertible, conversion rate	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a
30	Write-down features	n/a	See below
31	If write-down, write-down trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	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
34a	Type of subordination	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1
35	Instrument type immediately senior	Senior unsecured	Dated Tier 2
36	Non-compliant transitional features	Yes	No
37	Non-compliant features	Issuance out of Intermediate HoldCo	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html</a>

**Senior Hold Co**

1	Issuer

	Unique Identifier	JPS82667BG07	US53944YAD58	XS1681050610	JPS82667AP59	AU3CB0297802	US53944YAW30	AU3CB0307338	AU3FNB0085296
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	Japanese (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)	Japanese (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)
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	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 96	GBP 913	GBP 873	GBP 308	GBP 194	GBP 365	GBP 220	GBP 72
9	Nominal Amount - Currency of Issue (m)	JPY 19100	USD 1250	EUR 1000	JPY 62000	AUD 400	USD 500	AUD 450	AUD 150
	- Currency of Reporting (m)	GBP 97	GBP 912	GBP 857	GBP 313	GBP 191	GBP 365	GBP 215	GBP 72
9a	Issue price	100	99.308	99.274	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 - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15/1/2016	11/01/2017	12/09/2017	25/05/2023	17/03/2023	07/08/2023	06/03/2024	06/03/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15/1/2027	11/01/2027	12/09/2027	25/05/2029	17/03/2029	07/08/2027	06/03/2030	06/03/2030
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 call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	07/08/2026 - 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
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 to Floating	Floating	Fixed to Floating	Floating
18	Coupon rate and any related index	1.0470%	3.7500%	1.5000%	1.3520%	5.8020%	SOFR + 1.56%	5.6870%	3M AUD BBSW + 1.68%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group 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
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking 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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>	<a href="https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html">https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html</a>

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	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	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (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 (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)	
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	Contractual	

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 1236	GBP 212	GBP 38	GBP 69	GBP 46	GBP 868	GBP 1110	GBP 71
9	Nominal AUD - Currency of Issue (m)	USD 1750	AUD 450	JPY 7700	NOK 10000	JPY 10000	EUR 1000	USD 1500	AUD 150
	- 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 - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	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	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2028	22/12/2027	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 call option, redeeming at par	n/a	n/a	n/a	n/a	06/11/2029 - Optional issuer call option, redeeming at par	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	JP582667BJ56	JP582667CJ56	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
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	Japanese (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)	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

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 156	GBP 28	GBP 653	GBP 1100	GBP 890	GBP 547	GBP 1096	GBP 219
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	JPY 31300 GBP 158	JPY 5800 GBP 29	EUR 750 GBP 643	USD 1500 GBP 1094	USD 1250 GBP 912	USD 750 GBP 547	USD 1500 GBP 1094	USD 300 GBP 219
9a	Issue price	100	100	99.851	100	99.698	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - 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	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	Yes	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	11/01/2028 - Optional issuer call option, redeeming at par	07/08/2026 - Optional issuer call option, redeeming at par	n/a	26/11/2027 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	05/01/2027 - 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

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1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAX13	US53944YAC66	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)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	n/a	Contractual	n/a	Contractual

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 1441	GBP 922	GBP 709	GBP 477	GBP 184	GBP 707	GBP 199	GBP 575
9	Nominal Amount - Currency of Issue (m)	USD 2000	USD 1250	USD 1000	GBP 500	CHF 200	USD 1000	CHF 215	JPY 115100
	- 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
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	05/01/2024	26/11/2024	11/03/2021	12/01/2022	09/02/2022	18/03/2022	02/02/2023	26/05/2022
12	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
15	Optional call date, contingent call dates and redemption amount	05/01/2034 - 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	12/04/2027 - Optional issuer call option, redeeming at par	09/02/2028 - Optional issuer call option, redeeming at par	18/03/2027 - Optional issuer call option, redeeming at par	02/02/2026 - Optional issuer call option, redeeming at par	26/05/2027 - 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

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1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446	US539439AX74	AU3FNU076279	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)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	Contractual	Contractual	n/a	Contractual

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 239	GBP 0	GBP 846	GBP 838	GBP 915	GBP 96	GBP 1117	GBP 253
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	AUD 500 GBP 239	USD 1250 GBP 912	USD 1250 GBP 912	EUR 1000 GBP 857	USD 1250 GBP 912	AUD 200 GBP 96	EUR 1250 GBP 1071	JPY 50300 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
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10/06/2022	11/08/2022	11/08/2022	24/08/2022	06/03/2023	17/03/2023	21/09/2023	01/12/2023
12	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
15	Optional call date, contingent call dates and redemption amount	10/06/2026 - Optional issuer call option, redeeming at par	11/08/2025 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	21/09/2030 - 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	n/a	n/a	n/a	n/a

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1	Issuer	Lloyds Banking Group plc XS2775724862	Lloyds Banking Group plc XS2796587280	Lloyds Banking Group plc XS2815980664	Lloyds Banking Group plc JP582667A0C6	Lloyds Banking Group plc US53944YBA01	Lloyds Banking Group plc US539439BA62	Lloyds Banking Group plc XS3010674961	Lloyds Banking Group plc XS3010675695
2a	Unique Identifier								
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	English (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 (subordination and waiver of right to set off governed by Scots law)	Japanese (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)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	Contractual	Contractual	Contractual	n/a	n/a

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 428	GBP 501	GBP 873	GBP 170	GBP 1126	GBP 738	GBP 642	GBP 855
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	EUR 500 GBP 428	GBP 500 GBP 500	EUR 1000 GBP 857	JPY 33900 GBP 171	USD 1500 GBP 1094	USD 1000 GBP 729	EUR 750 GBP 643	EUR 1000 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	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
14	Issuer Call	Yes	Yes	Yes	Yes	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 call option, redeeming at par	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	n/a	n/a	n/a	n/a	n/a

[illegible]

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	XS073633722	AU3CB0322063	AU3FN098950	US539439BD02	US539439BC29
2a	Specifies if the instrument has been publicly or privately placed.	Public	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)	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	NSW Australia (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	n/a	n/a	Contractual	Contractual	Contractual	Contractual

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a
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
9	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
9a	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
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	20/05/2031	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 call option, redeeming at par	16/10/2030 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par	13/06/2028 - Optional issuer call option, redeeming at par	13/06/2028 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a

[illegible]

### 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	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 call option, redeeming at par	25/05/2028 - Optional issuer call option, redeeming at par	21/09/2030 - Optional issuer call option, redeeming at par	07/08/2026 - Optional issuer call option, redeeming at par	05/01/2027 - 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	Floating	Floating	Fixed	Floating	Fixed	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	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem		No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2a	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English	English	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

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	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 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
9a	Issue price	100	100	100	100	100	100	100	99.75
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	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	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	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 96	GBP 895	GBP 1439	GBP 184	GBP 923	GBP 194
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 659 GBP 659	CHF 215 GBP 197	AUD 200 GBP 96	USD 1250 GBP 912	USD 2000 GBP 1459	CHF 200 GBP 184	USD 1250 GBP 912	AUD 400 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
11	Original date of issuance	11/01/2023	02/02/2023	17/03/2023	11/08/2022	05/01/2024	09/02/2022	06/03/2023	17/03/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/01/2029	02/02/2029	17/03/2029	11/08/2033	05/01/2035	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

17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SONIA + 2.10%	2.8950%	3M AUD BBSW + 2.15%	5.1260%	5.8290%	0.7520%	6.0210%	5.9520%
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	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

[illegible]

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	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	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	n/a	n/a	n/a	n/a

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	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a



[illegible]

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	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	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 272	GBP 220	GBP 72	GBP 872	GBP 170	GBP 737	GBP 1200	GBP 217
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 272	AUD 450	AUD 150	EUR 1000	JPY 33900	USD 1000	GBP 1200	AUD 450
		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	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	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	Yes	Yes	Yes	Yes	Yes	Yes	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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 + 1.8750%	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	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**Capital instruments main features**

1	Issuer	Lloyds Bank plc
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**

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	Optional call date, contingent call dates and redemption amount	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
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	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
35	Instrument type immediately senior	Senior unsecured
36	Non-compliant transitional features	No
37	Non-compliant features	n/a
37a	Hyperlink to the prospectus of the issuance	n/a