

LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

31 DECEMBER 2025

Capital Instruments and Eligible Liabilities - Main Features Report

Supplement to the Lloyds Banking Group 2025 Full-year Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2025 Full-year Pillar 3 Disclosures, available from www.lloydsbankinggroup.com/investors/financial-downloads.html. The report has been prepared in accordance with the Disclosure section of the PRA Rulebook.

In addition the report identifies and provides a description of the main features of those instruments that are recognised as MREL resources in accordance with the Bank of England's MREL framework (Minimum Requirement for Own Funds and Eligible Liabilities).

Assumptions on the regulatory treatment of the capital instruments and eligible liabilities described herein reflect the Group's interpretation of current rules and guidance.

This document is for information only and is not an offer of securities nor an invitation or recommendation to invest. No investor or prospective investor in the capital instruments described herein should rely upon the relevant description contained in this document and Lloyds Banking Group shall not be held liable for any inaccuracy or misstatement contained in this report. Investors or prospective investors should seek independent financial advice when making investment decisions with regard to any of the capital instruments featured herein.

1. Instruments that are currently or were previously recognised for both regulatory capital and MREL purposes

Equity

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3	Governing law(s) of the instrument	Scottish	English	English	Scottish	Scottish
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5	Post-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Sub-consolidated and Solo	Solo	Sub-consolidated	Solo
7	Instrument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8	Regulatory capital value (m)	GBP 5,889	GBP 1,575	GBP 370	GBP 3,778	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 5,889	GBP 1,575	GBP 370	GBP 3,778	GBP 5,847
	- Currency of Reporting (m)	GBP 5,889	GBP 1,575	GBP 370	GBP 3,778	GBP 5,847
9a	Issue price	-	-	-	-	-
9b	Redemption price	-	-	-	-	-
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	-	-	-	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-	-	-
14	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	-	-
16	Subsequent call dates	-	-	-	-	-

Coupons / dividends

17	Fixed or floating dividend / coupon	-	-	-	-	-
18	Coupon rate and any related index	-	-	-	-	-
19	Existence of a dividend stopper	-	-	-	-	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-	-	-	-	-
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	-	-	-	-	-
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-	-	-	-
25	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-
28	If convertible, specify instrument type convertible into	-	-	-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-
34a	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory
34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-	-
35	Instrument type immediately senior	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 Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	US53944YBB83	XS1043552261	XS2575900977	n/a	US53944YAJ29	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Private	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English (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	Contractual	n/a	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	Consolidated	Consolidated	Consolidated	Solo	Consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub consolidated and solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 763	GBP 750	GBP 750	GBP 219	GBP 396	GBP 410	GBP 763	GBP 761
9	Nominal Amount - Currency of Issue (m)	USD 1000	GBP 750	GBP 750	EUR 250	USD 500	USD 500	USD 1000	USD 1000
	- Currency of Reporting (m)	GBP 763	GBP 750	GBP 750	GBP 219	GBP 396	GBP 410	GBP 763	GBP 761
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	19/06/2019	27/09/2024	03/10/2024	03/11/2025
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 = 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 = 25/05/2028 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%	Optional Call Date = 27/09/2035 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	Any Coupon Payment Date	Every 5 years	Every 5 years

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	6.8070%	7.8750%	8.5000%	3M EURIBOR + 4.89%	6.7500%	SOFR + 3.856%	7.2110%	7.0710%
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	Non-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%	n/a	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	Fully	n/a	Fully	n/a	n/a	n/a
26	If convertible, conversion rate	\$0.849	£0.633	£0.633	n/a	\$0.803	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	n/a	Mandatory	n/a	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	n/a	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	n/a	n/a	n/a
30	Write-down features	No	No	No	Yes	No	Yes	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	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%	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	Full	Full	Full
33	If write-down, permanent or temporary	n/a	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	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	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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group	
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	US59439BF59	
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	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	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	New York (with UK bail in recognition language)	
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	Contractual	
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	Solo	Solo	Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Consolidated	
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	
8	Regulatory capital value (m)	GBP 350	GBP 1250	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750	GBP 761	
9	Nominal Amount - Currency of Issue (m)	GBP 350	GBP 1250	USD 350	USD 500	GBP 1000	GBP 500	GBP 750	USD 1000	
	- Currency of Reporting (m)	GBP 350	GBP 1250	GBP 289	GBP 383	GBP 1000	GBP 500	GBP 750	GBP 761	
9a	Issue price	100	100	100	100	100	100	100	100	
9b	Redemption price	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	
11	Original date of issuance	17/01/2023	26/11/2024	26/10/2023	27/01/2020	04/12/2020	15/06/2021	22/06/2021	03/11/2025	
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 = 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 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%	Optional Call Date = 27/09/2035 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	Every 5 years	Any Coupon Payment Date	15/12/31 and every 5 years thereafter	Every 5 years	Every 5 years	
Coupons / dividends										
17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	
18	Coupon rate and any related index	SONIA + 5.025%	SONIA + 4.596%	SOFR + 5.22%	5.1450%	SONIA + 4.95%	4.6900%	SONIA + 4.33%	6.6250%	
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	Convertible	
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Fully or Partially	
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	At the discretion of UK Resolution Authority	
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Optional at the discretion of UK Resolution Authority	
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Common Equity Tier 1	
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group	
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	
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%	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%	n/a	
32	If write-down, full or partial	Full	Full	Full	Full	Full	Full	Full	n/a	
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	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	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	Prior to conversion trigger 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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	

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 & 27/03/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	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				
5	Post-transitional CRR rules	Additional Tier 1				
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo	Solo	Solo
7	Instrument type	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 700	GBP 500	GBP 500	GBP 503
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Shareholders' Equity				
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				
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				
Coupons / dividends						
17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	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				
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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				
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	Lloyds Bank plc
2	Unique Identifier	n/a	XS2591847970	AU3CB0302115	n/a	US539439A180 / USG5533WBV84	US53944YAB92	US539439AN92	US539439BE84	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Public	Public	Public	Public	Public	Private
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)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	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	Tier 2
5	Post-transitional CRR rules	Tier 2	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	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	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 756	GBP 372	GBP 372	GBP 0	GBP 50	GBP 417	GBP 943	GBP 941	GBP 941
9	Nominal Amount - Currency of Issue (m)	GBP 750	AUD 750	AUD 750	USD 0	USD 1500	USD 824	USD 1250	USD 1250	USD 1250
	- Currency of Reporting (m)	GBP 750	GBP 373	GBP 373	GBP 0	GBP 1112	GBP 613	GBP 929	GBP 929	GBP 929
9a	Issue price	99.76	100	100	99.866	99.77	99.866	100	100	100
9b	Redemption price	100	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	Liability - amortised cost
11	Original date of issuance	02/03/2023	31/08/2023	31/08/2023	01/12/2015	24/03/2016	14/11/2016	13/06/2025	13/06/2025	13/06/2025
12	Perpetual or dated	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	24/03/2026	01/12/2045	13/06/2036	13/06/2036	13/06/2036
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes
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 = 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%	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	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends										
17	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.6250%	7.0860%	7.2910%	5.3000%	4.6500%	5.3000%	6.0680%	6.2640%	6.2640%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	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	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	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	n/a
26	If convertible, conversion rate	n/a	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	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	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	n/a
30	Write-down features	See below	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	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	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	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	n/a
34a	Type of subordination	Contractual	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	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 non-preferred				
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a				

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	US53944YAE32	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 818	GBP 759	GBP 758	GBP 22	GBP 144	GBP 38	GBP 604	GBP 748
9	Nominal Amount - Currency of Issue (m)	USD 1500	USD 1000	USD 1000	USD 650	JPY 31300	JPY 10000	USD 1175	GBP 1309
	- Currency of Reporting (m)	GBP 1115	GBP 743	GBP 743	GBP 483	GBP 148	GBP 47	GBP 874	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	24/03/2028	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 & 15/11/32 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 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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html

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	US53944YA061	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 520	GBP 1000	GBP 341	GBP 701	GBP 500	GBP 500	GBP 133	GBP 1250
9	Nominal Amount - Currency of Issue (m)	GBP 915	GBP 1000	GBP 394	GBP 1500	GBP 500	GBP 500	USD 1175	USD 1750
	- Currency of Reporting (m)	GBP 915	GBP 1000	GBP 394	GBP 1115	GBP 500	GBP 500	GBP 874	GBP 1301
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 = 16/06/26 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = No 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				
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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a

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	XS2668240844	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 301	GBP 301	GBP 122	GBP 435	GBP 248	GBP 246	GBP 124	GBP 858
9	Nominal Amount - Currency of Issue (m)	SGD 500	SGD 500	AUD 250	EUR 500	AUD 500	AUD 250	AUD 250	EUR 1000
	- Currency of Reporting (m)	GBP 289	GBP 289	GBP 124	GBP 437	GBP 249	GBP 249	GBP 124	GBP 873
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			
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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds 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	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 860
9	Nominal Amount - Currency of Issue (m)	EUR 1000
	- Currency of Reporting (m)	GBP 873
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	09/05/2025
12	Perpetual or dated	Dated
13	Original maturity date	09/05/2035
14	Issuer Call subject to prior supervisory approval if required	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%
16	Subsequent call dates	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	4.3270%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability
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	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
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	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior non-preferred
36	Non-compliant transitional features	No
37	Non-compliant features	n/a
37a	Hyperlink to the prospectus of the issuance	n/a

Capital instruments main features

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

Regulatory treatment

4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-consolidated
7	Instrument type	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0
9	Nominal Amount - Currency of Issue (m)	USD 301
	- Currency of Reporting (m)	GBP 224
9a	Issue price	98.807
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	30/10/2003
12	Perpetual or dated	Dated
13	Original maturity date	01/11/2033
14	Issuer Call subject to prior supervisory approval if required	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%
16	Subsequent call dates	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	6.0000%
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	n/a
31	If write-down, write-down trigger(s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
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	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior unsecured
36	Non-compliant transitional features	Yes
37	Non-compliant features	Issuance out of Intermediate HoldCo
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank 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	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
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
7	Instrument type	Senior Non-Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 198	GBP 437	GBP 913	GBP 220	GBP 100
9	Nominal Amount - Currency of Issue (m)	AUD 400	EUR 500	USD 1250	CHF 235	USD 135
	- Currency of Reporting (m)	GBP 199	GBP 437	GBP 929	GBP 220	GBP 100
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28/05/2025	26/09/2025	04/11/2025	11/12/2025	18/12/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	28/05/2031	05/03/2027	04/11/2036	20/05/2031	05/06/2029
14	Issuer Call	Yes	Yes	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	28/05/2030 - Optional issuer call option, redeeming at par	05/03/2026- Optional issuer call option, redeeming at par	04/11/2035- Optional issuer call option, redeeming at par	20/05/2030- Optional issuer call option, redeeming at par	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3M AUD BBSW + 1.70%	3M EUROIBOR + 0.9000%	5.0930%	1.2199%	4.5970%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	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	See below	See below	See below	See below
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
32	If write-down, full or partial	Fully or Partially				
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	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35	Instrument type immediately senior	Senior unsecured				
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a