

Lloyds Banking Group plc

Q1 2026

Pillar 3 Disclosures

29 April 2026

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## BASIS OF PREPARATION

This report presents the interim Pillar 3 disclosures of Lloyds Banking Group plc ('the Group') as at 31 March 2026 and should be read in conjunction with the Group's Q1 2026 Interim Management Statement.

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

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

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

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

## KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS

KM1: Key metrics<sup>1</sup>

KM1	LR2		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
<b>Ref</b>	<b>Ref</b>	<b>Available own funds (amounts)</b>					
1		Common Equity Tier 1 (CET1) capital (£m)	<b>32,178</b>	32,930	32,135	31,862	31,115
2		Tier 1 capital (£m)	<b>37,301</b>	38,053	36,497	37,360	37,235
3		Total capital (£m)	<b>43,818</b>	44,579	43,136	43,956	42,254
		<b>Risk-weighted exposure amounts</b>					
4		Total risk-weighted exposure amount (£m)	<b>240,787</b>	235,513	232,257	231,429	230,122
		<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5		Common Equity Tier 1 ratio (%)	<b>13.4%</b>	14.0%	13.8%	13.8%	13.5%
6		Tier 1 ratio (%)	<b>15.5%</b>	16.2%	15.7%	16.1%	16.2%
7		Total capital ratio (%)	<b>18.2%</b>	18.9%	18.6%	19.0%	18.4%
		<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>					
UK 7a		Additional CET1 SREP requirements (%)	<b>1.4%</b>	1.4%	1.4%	1.5%	1.5%
UK 7b		Additional AT1 SREP requirements (%)	<b>0.5%</b>	0.5%	0.5%	0.5%	0.5%
UK 7c		Additional T2 SREP requirements (%)	<b>0.6%</b>	0.6%	0.6%	0.6%	0.6%
UK 7d		Total SREP own funds requirements (%)	<b>10.5%</b>	10.5%	10.5%	10.6%	10.6%
		<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>					
8		Capital conservation buffer (%)	<b>2.5%</b>	2.5%	2.5%	2.5%	2.5%
9		Institution specific countercyclical capital buffer (%)	<b>1.8%</b>	1.8%	1.8%	1.8%	1.8%
10a		Other Systemically Important Institution buffer (%) <sup>2</sup>	—	—	—	—	—
11		Combined buffer requirement (%) <sup>2</sup>	<b>4.3%</b>	4.3%	4.3%	4.3%	4.3%
UK 11a		Overall capital requirements (%)	<b>14.8%</b>	14.8%	14.8%	15.0%	15.0%
12		CET1 available after meeting minimum SREP own funds requirements (%) <sup>3</sup>	<b>7.5%</b>	8.1%	7.9%	7.8%	7.5%
		<b>Leverage ratio</b>					
13	UK-24b	Total exposure measure excluding claims on central banks (£m)	<b>728,094</b>	708,339	704,957	690,185	682,019
14	25	Leverage ratio excluding claims on central banks (%)	<b>5.1%</b>	5.4%	5.2%	5.4%	5.5%
		<b>Additional leverage ratio disclosure requirements</b>					
UK 14b	UK-25c	Leverage ratio including claims on central banks (%)	<b>4.7%</b>	5.0%	4.8%	5.0%	5.0%
UK 14c	UK-34	Average leverage ratio excluding claims on central banks (%) <sup>4</sup>	<b>5.1%</b>	5.3%	5.2%	5.4%	5.4%
UK 14d	UK-33	Average leverage ratio including claims on central banks (%) <sup>4</sup>	<b>4.7%</b>	4.9%	4.8%	4.9%	5.0%
	UK-31	Average total exposure measure including claims on central banks <sup>4</sup>	<b>788,378</b>	774,604	768,890	755,763	746,305
	UK-32	Average total exposure measure excluding claims on central banks <sup>4</sup>	<b>730,563</b>	713,268	706,423	693,242	684,444
	27	Leverage ratio buffer (%) <sup>5</sup>	<b>1.2%</b>	1.2%	1.2%	1.2%	1.2%
	UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%) <sup>2</sup>	—	—	—	—	—
UK 14e	UK-27b	Of which: countercyclical leverage ratio buffer (%)	<b>0.6%</b>	0.6%	0.6%	0.6%	0.6%

<sup>1</sup> Includes extracts of LR2 (Leverage ratio common disclosure) that are required to be disclosed quarterly.

<sup>2</sup> Although the Group does not have an Other Systemically Important Institution (O-SII) buffer, it is required to hold additional CET1 capital to meet its Ring-Fenced Bank's O-SII buffer of 2.0%, which equates to 1.6% of the Group's total risk-weighted exposure amount.

<sup>3</sup> Represents, as a percentage, the level of CET1 capital left available to meet buffer requirements after subtracting the minimum amount of CET1 capital required to meet total Pillar 1 plus Pillar 2A capital requirements, also referred to as the total Supervisory Review and Evaluation Process (SREP) own funds requirements. The minimum CET1 requirement is equivalent to 4.5% (Pillar 1) plus the additional CET1 SREP requirement (56.25% of Pillar 2A). The Group's Pillar 2A capital requirement is c.2.5% of risk-weighted assets, of which c.1.4% is to be met with CET1 capital.

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

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



**KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS** (Continued)**Common Equity Tier 1**

The Group's common equity tier 1 (CET1) capital ratio reduced to 13.4% at 31 March 2026 (31 December 2025: 14.0%). Banking business profits for the first three months were more than offset by the accrual for the foreseeable ordinary dividend, the full impact of the announced ordinary share buyback in respect of 2025 and an increase in risk-weighted assets.

**Total Capital and MREL**

The Group's total capital ratio reduced to 18.2% at 31 March 2026 (31 December 2025: 18.9%) reflecting the decrease in CET1 capital and the increase in risk-weighted assets. The MREL ratio reduced to 31.7% at 31 March 2026 (31 December 2025: 32.2%) with the increase in MREL resources, reflecting the increase in other eligible liabilities net of the decrease in CET1 capital, more than offset by the increase in risk-weighted assets.

**Risk-Weighted Assets**

Risk-weighted assets increased by £5.3 billion to £240.8 billion at 31 March 2026 (31 December 2025: £235.5 billion), largely reflecting the impact of strong customer lending growth in a period with limited planned optimisation.

**Leverage**

The Group's UK leverage ratio reduced to 5.1% at 31 March 2026 (31 December 2025: 5.4%), reflecting the decrease in total tier 1 capital and an increase in the leverage exposure measure. The latter primarily reflects increases across securities financing transactions, loans and advances, other assets and off-balance sheet items, due in part to strong customer lending growth.

**Liquidity**

The Group's liquidity coverage ratio (LCR) reduced to 144% (based on a simple average over the previous 12 months) at 31 March 2026 (31 December 2025: 145%), a decrease of 1 percentage point with no material changes in the liquid asset buffer or the net cash outflows.

The Group's net stable funding ratio (NSFR) reduced to 123% (based on a simple average over the previous 4 quarters) at 31 March 2026 (31 December 2025: 124%). The 1 percentage point decrease was primarily due to growth in lending.

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

## OV1: Overview of risk weighted exposure amounts

		Total RWA		Total own funds requirements
		31 Mar 2026	31 Dec 2025	31 Mar 2026
		£m	£m	£m
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>193,640</b>	188,594	<b>15,491</b>
2	Of which the standardised approach	<b>28,471</b>	27,166	<b>2,278</b>
3	Of which the foundation IRB (FIRB) approach	<b>39,755</b>	38,052	<b>3,180</b>
4	Of which slotting approach	<b>10,012</b>	9,731	<b>801</b>
UK 4a	Of which equities under the simple risk weighted approach	<b>14,191</b>	14,140	<b>1,135</b>
5	Of which the advanced IRB (AIRB) approach	<b>92,010</b>	90,354	<b>7,361</b>
	Of which: non-credit obligation assets <sup>1</sup>	<b>9,201</b>	9,151	<b>736</b>
<b>6</b>	<b>Counterparty credit risk (CCR)</b>	<b>7,134</b>	6,835	<b>571</b>
7	Of which the standardised approach	<b>5,633</b>	5,416	<b>451</b>
UK 8a	Of which exposures to a CCP	<b>248</b>	234	<b>20</b>
UK 8b	Of which credit valuation adjustment (CVA)	<b>462</b>	436	<b>37</b>
9	Of which other CCR	<b>791</b>	749	<b>63</b>
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	<b>8,451</b>	8,472	<b>676</b>
17	Of which SEC-IRBA approach	<b>3,263</b>	3,402	<b>261</b>
18	Of which SEC-ERBA approach (including IAA)	<b>1,823</b>	1,801	<b>146</b>
19	Of which SEC-SA approach	<b>3,365</b>	3,269	<b>269</b>
<b>20</b>	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>3,794</b>	3,844	<b>304</b>
21	Of which the standardised approach	<b>736</b>	607	<b>59</b>
22	Of which IMA	<b>3,058</b>	3,237	<b>245</b>
<b>23</b>	<b>Operational risk</b>	<b>27,768</b>	27,768	<b>2,221</b>
UK 23b	Of which standardised approach	<b>27,768</b>	27,768	<b>2,221</b>
24	Memo: Amounts below the thresholds for deduction (subject to 250% risk weight)	<b>10,370</b>	10,672	<b>830</b>
<b>29</b>	<b>Total</b>	<b>240,787</b>	235,513	<b>19,263</b>
	Pillar 2A capital requirement <sup>2</sup>			<b>6,023</b>
	<b>Total capital requirement</b>			<b>25,286</b>

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

<sup>2</sup> As at 31 March 2026, the Group's Pillar 2A capital requirement was c.2.5% of risk-weighted assets, of which c.1.4% is to be met with CET1 capital.

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

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

		<b>Total RWA quarter to 31 Mar 2026</b>
		<b>£m</b>
1	Risk weighted exposure amount as at the end of previous reporting period	<b>138,137</b>
2	Asset size (+/-)	<b>3,817</b>
3	Asset quality (+/-)	<b>(101)</b>
7	Foreign exchange movements (+/-)	<b>(17)</b>
8	Other (+/-)	<b>(59)</b>
<b>9</b>	<b>Risk weighted exposure amount at the end of the reporting period</b>	<b>141,777</b>

**Key movements 31 December 2025 to 31 March 2026:**

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

## MARKET RISK

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

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

Total RWA quarter to 31 Mar 2026						
	VaR	SVaR	IRC	Other	Total RWA	Total own funds requirements
	£m	£m	£m	£m	£m	£m
<b>1 RWAs at 31 December 2025</b>	<b>413</b>	<b>1,542</b>	<b>545</b>	<b>737</b>	<b>3,237</b>	<b>259</b>
1a Regulatory adjustment	(325)	(1,158)	(231)	—	(1,714)	(137)
1b RWAs at the previous quarter-end (end of the day) <sup>1</sup>	88	384	314	737	1,523	122
<b>2 Movement in risk levels</b>	<b>233</b>	<b>(149)</b>	<b>35</b>	<b>(60)</b>	<b>59</b>	<b>5</b>
8a RWAs at end of the disclosure period (end of the day) <sup>1</sup>	321	235	349	677	1,582	127
8b Regulatory adjustment	134	1,331	11	—	1,476	118
<b>8 RWAs at 31 March 2026</b>	<b>455</b>	<b>1,566</b>	<b>360</b>	<b>677</b>	<b>3,058</b>	<b>245</b>

<sup>1</sup> End of day represents spot position.

**Key movements 31 December 2025 to 31 March 2026:**

– RWA reduction driven by portfolio evolution leading to lower average IRC during Q1 2026.

## LIQUIDITY

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

## LIQ1: Liquidity Coverage Ratio (LCR)

		Total unweighted value (average)				Total weighted value (average)			
		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
<b>High-quality liquid assets (£m)</b>									
1	Total high-quality liquid assets (HQLA)					<b>130,603</b>	131,372	132,368	131,819
<b>Cash - outflows (£m)</b>									
2	Retail deposits and deposits from small business customers, of which:	<b>363,308</b>	362,663	360,858	358,428	<b>22,201</b>	23,074	23,753	24,144
3	Stable deposits	<b>248,265</b>	254,612	263,154	270,322	<b>12,413</b>	12,731	13,158	13,516
4	Less stable deposits	<b>79,162</b>	84,786	87,481	88,106	<b>9,788</b>	10,343	10,595	10,628
5	Unsecured wholesale funding	<b>94,790</b>	94,117	92,894	91,134	<b>47,660</b>	47,078	46,347	45,195
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	<b>24,209</b>	24,514	24,580	24,216	<b>6,052</b>	6,128	6,145	6,054
7	Non-operational deposits (all counterparties)	<b>67,330</b>	66,701	65,263	63,924	<b>38,357</b>	38,048	37,151	36,147
8	Unsecured debt	<b>3,251</b>	2,902	3,051	2,994	<b>3,251</b>	2,902	3,051	2,994
9	Secured wholesale funding					<b>930</b>	831	683	488
10	Additional requirements	<b>72,132</b>	71,589	70,831	71,222	<b>27,666</b>	28,039	28,194	29,777
11	Outflows related to derivative exposures and other collateral requirements	<b>14,406</b>	14,650	14,921	16,792	<b>14,406</b>	14,650	14,921	16,792
12	Outflows related to loss of funding on debt products	<b>384</b>	470	578	582	<b>384</b>	470	578	582
13	Credit and liquidity facilities	<b>57,342</b>	56,469	55,332	53,848	<b>12,876</b>	12,919	12,695	12,403
14	Other contractual funding obligations	<b>7,028</b>	6,343	5,680	4,757	<b>1,841</b>	1,468	1,390	1,313
15	Other contingent funding obligations	<b>96,935</b>	95,604	94,830	94,482	<b>4,638</b>	4,473	4,338	4,174
16	Total cash outflows					<b>104,936</b>	104,963	104,705	105,091
<b>Cash - inflows (£m)</b>									
17	Secured lending (e.g. reverse repos)	<b>37,643</b>	36,733	35,600	34,618	<b>273</b>	249	276	283
18	Inflows from fully performing exposures	<b>7,014</b>	6,978	6,926	7,061	<b>5,221</b>	5,198	5,175	5,277
19	Other cash inflows	<b>8,891</b>	8,767	7,964	8,573	<b>8,842</b>	8,716	7,911	8,517
20	Total cash inflows	<b>53,548</b>	52,478	50,490	50,252	<b>14,336</b>	14,163	13,362	14,077
UK-20c	Inflows subject to 75% cap	<b>52,574</b>	51,361	49,189	48,633	<b>14,336</b>	14,163	13,362	14,077
<b>Total adjusted value</b>									
UK-21	Liquidity buffer (£m)					<b>130,603</b>	131,372	132,368	131,819
22	Total net cash outflows (£m)					<b>90,600</b>	90,800	91,343	91,014
23	Liquidity coverage ratio (%)					<b>144%</b>	145%	145%	145%

**LIQUIDITY** (Continued)**LIQB: Qualitative information on LCR**

The Group's liquidity coverage ratio (LCR) reduced to 144% (based on a simple average over the previous 12 months) at 31 March 2026 (31 December 2025: 145%), a decrease of 1 percentage point from the prior quarter, with no material changes in the liquid asset buffer or the net cash outflows.

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

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

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

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

## FORWARD-LOOKING STATEMENTS

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