LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

30 June 2026

This report supplements the Lloyds Banking Group PLC 2026 Half-Year Pillar 3 Disclosures, available from www.lloydsbankinggroup.com/investors/financial-downloads.html. The report has been prepared in accordance with the Disclosure (CRR) 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.

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 5,827	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 5,827	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
	- Currency of Reporting (m)	GBP 5,827	GBP 1,574	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	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	-	-	-	-	-
37a	Hyperlink to the prospectus of the issuance	-	-	-	-	-

Additional Tier 1

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc
2	Unique Identifier	US53944YBB83	XS1043552261	XS2575900977	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Private	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	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	n/a	Contractual	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment								
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	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	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub consolidated and 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 763	GBP 750	GBP 750	GBP 219	GBP 410	GBP 763	GBP 761	GBP 1,250
9	Nominal Amount - Currency of Issue (m)	USD 1000	GBP 750	GBP 750	EUR 250	USD 550	USD 1000	USD 1000	GBP 1,250
	- Currency of Reporting (m)	GBP 763	GBP 750	GBP 750	GBP 219	GBP 410	GBP 763	GBP 761	GBP 1,250
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	27/09/2024	03/10/2024	03/11/2025	26/01/2026
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 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%	Optional Call Date = 27/03/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Every 5 years	Every 5 years	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Floating	Fixed	Fixed	Floating
18	Coupon rate and any related index	6.8070%	7.8750%	8.5000%	3M EURIBOR + 4.89%	SOFR + 3.856%	7.2110%	7.0710%	Sonia + 3.6100%
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	Non-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	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	Fully	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	$0.849	£0.633	£0.633	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	n/a	n/a	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	n/a	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	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	Yes	Yes	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%	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%	BoS plc's fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	n/a	n/a	Full	Full	Full	Full	Full
33	If write-down, permanent or temporary	n/a	n/a	n/a	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 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	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	n/a	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	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	US539439BF59	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Public	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	New York (with UK bail in recognition language)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	Contractual	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
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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Consolidated	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
8	Regulatory capital value (m)	GBP 350	GBP 1250	GBP 289	GBP 500	GBP 750	GBP 761	GBP 500
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 350 GBP 350	GBP 1250 GBP 1250	USD 350 GBP 289	GBP 500 GBP 500	GBP 750 GBP 750	USD 1000 GBP 761	GBP 500 GBP 500
9a	Issue price	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100
10	Redemption price	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	15/06/2021	22/06/2021	03/11/2025	16/04/2026
12	Perpetual or dated	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
14	Issuer Call subject to prior supervisory approval if required	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 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%	Optional Call Date = 16/09/2031 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	15/12/31 and every 5 years thereafter	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends							
17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	SONIA + 5.025%	SONIA + 4.596%	SOFR + 5.22%	4.6900%	SONIA + 4.33%	6.6250%	8.0090%
19	Existence of a dividend stopper	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
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
21	Existence of step up or other incentive to redeem	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
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	Fully or Partially	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	At the discretion of UK Resolution Authority	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	Optional at the discretion of UK Resolution Authority	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	Common Equity Tier 1	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	No	Yes
31	If write-down, write-down trigger(s)	Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	Bank of Scotland plc's solo fully loaded CET1 ratio falls below 7%	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%	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%
32	If write-down, full or partial	Full	Full	Full	Full	Full	n/a	Full
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	n/a	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
34a	Type of subordination	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 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixed-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 Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc
2	Unique Identifier	XS2529511722	US53944YAV56	n/a	XS3013997666	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	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)	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	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
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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	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
8	Regulatory capital value (m)	GBP 750	GBP 1028	GBP 750	GBP 750	GBP 750	GBP 259	GBP 500
9	Nominal Amount - Currency of Issue (m)	GBP 750	USD 1250	GBP 750	GBP 750	GBP 750	USD 350	GBP 500
	- Currency of Reporting (m)	GBP 750	GBP 1028	GBP 750	GBP 750	GBP 750	GBP 259	GBP 500
9a	Issue price	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	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
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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	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	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	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
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
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
21	Existence of step up or other incentive to redeem	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
23	Convertible or non-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%	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	n/a	Fully	n/a	n/a	n/a
26	If convertible, conversion rate	£0.633	$0.761	n/a	£0.633	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	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	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	n/a	Lloyds Banking Group plc	n/a	n/a	n/a
30	Write-down features	No	No	Yes	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	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	n/a	n/a	Full	n/a	Full	Full	Full
33	If write-down, permanent or temporary	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
34a	Type of subordination	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 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1
35	Instrument type immediately senior	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
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	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	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment					
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 675	GBP 700	GBP 500	GBP 500	GBP 503
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 675 GBP 675	GBP 700 GBP 700	GBP 500 GBP 500	GBP 500 GBP 500	GBP 503 GBP 503
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	27/06/2025	27/06/2025	27/06/2025	27/06/2025	27/06/2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/06/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2033 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2034 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2035 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date
	Coupons / dividends					
17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%	SONIA + 4.25%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	Full	Full	Full	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a

Tier 2

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	XS2591847970	AU3CB0302115	n/a	US539439AJ80 / USG5533WBV84	US539439AN92	US539439BE84	n/a	XS3317581752
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Public	Public	Public	Private	Public
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	English	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	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	Contractual	n/a	Contractual	Contractual	Contractual	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	Consolidated	Consolidated	Consolidated	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 748	GBP 388	GBP 388	GBP 0	GBP 423	GBP 937	GBP 936	GBP 492
9	Nominal Amount - Currency of Issue (m)	GBP 750	AUD 750	AUD 750	USD 0	USD 824	USD 1250	USD 1250	GBP 500
	- Currency of Reporting (m)	GBP 750	GBP 391	GBP 391	GBP 0	GBP 621	GBP 942	GBP 942	GBP 500
9a	Issue price	99.76	100	100	99.866	99.866	100	100	99.513
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	02/03/2023	31/08/2023	31/08/2023	01/12/2015	14/11/2016	13/06/2025	13/06/2025	16/04/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	02/06/2033	31/08/2033	31/08/2033	01/12/2045	01/12/2045	13/06/2036	13/06/2036	16/09/2036
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	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 = 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 = 16/09/2031 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 to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.6250%	7.0860%	7.2910%	5.3000%	5.3000%	6.0680%	6.2640%	5.6250%
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)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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	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	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	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/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	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

	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 Banking Group plc
2	Unique Identifier	US53944YAE32	US539439AW91	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	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 (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
	Regulatory treatment							
4	Transitional CRR rules	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
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	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
8	Regulatory capital value (m)	GBP 828	GBP 753	GBP 752	GBP 141	GBP 35	GBP 612	GBP 774
9	Nominal Amount - Currency of Issue (m)	USD 1500	USD 1000	USD 1000	JPY 31300	JPY 10000	USD 1175	GBP 1309
	- Currency of Reporting (m)	GBP 1130	GBP 753	GBP 753	GBP 145	GBP 46	GBP 885	GBP 1309
9a	Issue price	100	100	100	100	100	100	100
9b	Redemption price	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
11	Original date of issuance	09/01/2018	15/11/2022	15/11/2022	25/11/2019	25/11/2019	14/12/2021	03/12/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	09/01/2048	15/11/2033	15/11/2033	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	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 & 15/11/2032 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 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
	Coupons / dividends							
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3440%	7.9530%	8.1330%	2.0367%	2.6823%	3.7240%	2.7070%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	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
23	Convertible or non-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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	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
32	If write-down, full or partial	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
34	If temporary write-down, description of write-up mechanism	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
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
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	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 Banking Group plc	Bank of Scotland plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	XS2351166421	n/a	US53944YAQ61	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Public	Private	Public	Private
3	Governing law(s) of the instrument	English	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	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
5	Post-transitional CRR rules	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	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
8	Regulatory capital value (m)	GBP 539	GBP 341	GBP 711	GBP 500	GBP 500	GBP 142	GBP 1268
9	Nominal Amount - Currency of Issue (m)	GBP 915	GBP 394	USD 1500	GBP 500	GBP 500	USD 1175	USD 1750
	- Currency of Reporting (m)	GBP 915	GBP 394	GBP 1130	GBP 500	GBP 500	GBP 885	GBP 1319
9a	Issue price	100	100	100	100	100	100	100
9b	Redemption price	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
11	Original date of issuance	10/12/2020	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
13	Original maturity date	03/12/2035	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	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 = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/09/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	2.7300%	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
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	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
21	Existence of step up or other incentive to redeem	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
23	Convertible or non-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	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
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	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
33	If write-down, permanent or temporary	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
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to 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 unsecured	Senior non-preferred	Senior unsecured	Senior non-preferred
36	Non-compliant transitional features	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	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

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 127	GBP 426	GBP 260	GBP 257	GBP 130	GBP 842
9	Nominal Amount - Currency of Issue (m)	SGD 500	SGD 500	AUD 250	EUR 500	AUD 500	AUD 500	AUD 250	EUR 1000
	- Currency of Reporting (m)	GBP 291	GBP 291	GBP 130	GBP 430	GBP 261	GBP 261	GBP 130	GBP 861
9a	Issue price	100	100	100	99.49	100	100	100	99.609
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22/08/2023	22/08/2023	29/08/2024	05/01/2024	29/08/2024	29/08/2024	29/08/2024	09/05/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	22/08/2033	22/08/2033	29/08/2034	05/04/2034	29/08/2034	29/08/2034	29/08/2034	09/05/2035
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 05/01/2029 & 05/04/2029 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 09/05/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed	Floating	Floating	Fixed	Fixed
18	Coupon rate and any related index	5.2500%	5.4900%	5.7880%	4.3750%	3M AUD BBSW + 2.18%	3M AUD BBSW + 2.37%	5.9630%	4.0000%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior non-preferred	Senior unsecured	Senior unsecured	Senior unsecured	Senior non-preferred	Senior non-preferred	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	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	n/a	https://www.lloydsbankinggroup.com/investors/fixed-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 844
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	EUR 1000 GBP 861
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

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

In May 2026, Lloyds Banking Group plc launched a successful consent solicitation in respect of its £750 million Fixed Rate Reset AT1 securities to align their subordination provisions with those of its other AT1 instruments.
This facilitates the reclassification of the Lloyds Banking Group plc's existing preference shares as Tier 2 capital from 30 July 2026 and strengthens the Group's regulatory total capital position and MREL resources by c.£400 million. As this change is effective from 30 July 2026 it will initially be reflected in the Group's Q3 2026 results.

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	GB00B3KS9W93	GB00B3KSB238	USG5533WAA56 / US539439AC38	US539439AE93 / US539439AF68	GB0000394915	GB0005242879	XS0145407507	GB0001905362
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Scottish	Scottish	Scottish	Scottish	English	English	English (subordination provisions governed by Scots law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment									
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible (eligible as Tier 2 capital from 30 July 2026)	Ineligible (eligible as Tier 2 capital from 30 July 2026)	Ineligible (eligible as Tier 2 capital from 30 July 2026)	Ineligible (eligible as Tier 2 capital from 30 July 2026)	Tier 2	Tier 2	Ineligible	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated	Consolidated, Sub-consolidated and Solo
7	Instrument type	Preference shares	Preference shares	Preference shares	Preference shares	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0
9	Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	USD 49	USD 38	GBP 14	GBP 15	GBP 10	GBP 100
	- Currency of Reporting (m)	GBP 253	GBP 44	GBP 37	GBP 28	GBP 14	GBP 15	GBP 10	GBP 100
9a	Issue price	£0.25 + premium of £0.75 per Preference Share	£0.25 + premium of £0.75 per Preference Share	$0.25+ premium of $999.75 per Preference Share	$0.25+ premium of $999.75 per Preference Share	100	100	100	100.962
9b	Redemption price	n/a	n/a	$1,000 per Preference Share	$1,000 per Preference Share	n/a	100	100	n/a
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/01/2009	16/01/2009	16/01/2009	16/01/2009	10/06/1991	01/03/1999	28/03/2002	28/10/1992
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	No	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 01/10/2035 Reg Call = No Tax Call = No Redemption Price = $1,000 per Preference Share	Optional Call Date = 21/05/2037 Reg Call = No Tax Call = No Redemption Price = $1,000 per Preference Share	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 7/06/2032 Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a
16	Subsequent call dates	n/a	n/a	Any Dividend Payment Date	Any Dividend Payment Date	n/a	n/a	Every 5 years	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.2500%	9.7500%	6.4130%	6.6570%	13.6250%	9.3750%	6.0000%	11.7500%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	Yes	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2
36	Non-compliant transitional features	Yes	Yes	Yes	Yes	No	No	Yes	No
37	Non-compliant features	Subordination	Subordination	Subordination	Subordination	n/a	n/a	Step-up	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	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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

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 227
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

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	JP582667BGC7	US53944YAD58	XS1681050610	JP582667AP59	AU3CB0297802	AU3CB0307338	AU3FN0085296	XS3289969951
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	n/a
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 0	GBP 0	GBP 869	GBP 281	GBP 206	GBP 232	GBP 78	GBP 638
9	Nominal Amount - Currency of Issue (m)	JPY 19,100	USD 1,250	EUR 1000	JPY 62000	AUD 400	AUD 450	AUD 150	EUR 750
	- Currency of Reporting (m)	GBP 89	GBP 942	GBP 861	GBP 287	GBP 209	GBP 235	GBP 78	GBP 646
9a	Issue price	100	99.308	99.274	100	100	100	100	99.435
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15/12/2016	11/01/2017	12/09/2017	25/05/2023	17/03/2023	06/03/2024	06/03/2024	12/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15/12/2026	11/01/2027	12/09/2027	25/05/2029	17/03/2029	06/03/2030	06/03/2030	12/02/2037
14	Issuer Call	No	No	No	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	25/05/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	12/02/2036- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Floating	Fixed
18	Coupon rate and any related index	1.0470%	3.7500%	1.5000%	1.3520%	5.8020%	5.6870%	3M AUD BBSW + 1.68%	3.7500%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667BHC5	XS1757711665	XS1769598274	XS2868171229	US539439AR07	AU3CB0253227
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	Contractual
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 1285	GBP 228	GBP 35	GBP 73	GBP 37	GBP 858	GBP 1130	GBP 76
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 1750 GBP 1319	AUD 450 GBP 235	JPY 7700 GBP 36	NOK 1000 GBP 76	JPY 10000 GBP 46	EUR 1000 GBP 861	USD 1500 GBP 1130	AUD 150 GBP 78
9a	Issue price	100	99.116	100	100	100	99.727	99.647	99.902
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07/11/2017	22/11/2017	14/12/2017	24/01/2018	14/02/2018	06/08/2024	22/03/2018	23/05/2018
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2028	22/11/2027	14/12/2027	24/01/2028	15/02/2038	06/11/2030	22/03/2028	23/05/2028
14	Issuer Call	Yes	No	No	No	No	Yes	No	No
15	Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	06/11/2029 - Optional issuer call option, redeeming at par	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.5740%	4.2500%	0.7230%	2.9400%	0.9950%	3.5000%	4.3750%	4.7500%
19	Existence of a dividend stopper	No	No	No	No	No	No	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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Capital instruments main features									
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	JP582667BJ56	JP582667CJ55	XS2569069375	US539439AT62	US539439BB46	US53944YAZ60	US53944YAY95	XS3289964648
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	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	Contractual	Contractual	Contractual	Contractual	n/a
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 142	GBP 24	GBP 645	GBP 915	GBP 565	GBP 1129	GBP 226	GBP 645
9	Nominal Amount - Currency of Issue (m)	JPY 31300	JPY 5800	EUR 750	USD 1250	USD 750	USD 1500	USD 300	EUR 750
	- Currency of Reporting (m)	GBP 145	GBP 27	GBP 646	GBP 942	GBP 565	GBP 1130	GBP 226	GBP 646
9a	Issue price	100	100	99.851	99.698	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 - fair value option	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	31/05/2018	31/05/2018	11/01/2023	16/08/2018	26/11/2024	05/01/2024	05/01/2024	12/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30/05/2028	30/05/2033	11/01/2029	16/08/2028	26/11/2028	05/01/2028	05/01/2028	12/02/2030
14	Issuer Call	No	No	Yes	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	11/01/2028 - Optional issuer call option, redeeming at par	n/a	26/11/2027 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	12/02/2029- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Floating
18	Coupon rate and any related index	0.9680%	1.1820%	4.5000%	4.5500%	SOFR + 1.06%	5.4620%	SOFR + 1.58%	3M EUROIBOR + 0.6300%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Capital instruments main features									
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAX13	US53944YBC66	XS2430704655	CH1154887157	US53944YAS28	JP582667AN51	US53944YBG70	US53944YBJ10
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	n/a	Contractual	Contractual	Contractual	Contractual
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 1465	GBP 941	GBP 488	GBP 186	GBP 742	GBP 529	GBP 929	GBP 754
9	Nominal Amount - Currency of Issue (m)	USD 2000	USD 1250	GBP 500	CHF 200	USD 1000	JPY 115100	USD 1,250	USD 1,000
	- Currency of Reporting (m)	GBP 1507	GBP 942	GBP 500	GBP 187	GBP 753	GBP 534	GBP 942	GBP 753
9a	Issue price	100	100	99.81	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	05/01/2024	26/11/2024	12/01/2022	09/02/2022	18/03/2022	26/05/2022	10/02/2026	10/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05/01/2035	26/11/2028	12/04/2028	09/02/2029	18/03/2028	26/05/2028	10/02/2030	10/02/2047
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	05/01/2034 - Optional issuer call option, redeeming at par	26/11/2027 - Optional issuer call option, redeeming at par	12/04/2027 - Optional issuer call option, redeeming at par	09/02/2028 - Optional issuer call option, redeeming at par	18/03/2027 - Optional issuer call option, redeeming at par	26/05/2027 - Optional issuer call option, redeeming at par	10/02/2029- Optional issuer call option, redeeming at par	10/02/2046- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.6790%	5.0870%	2.0000%	0.6025%	3.7500%	1.2470%	4.2410%	5.6680%
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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group
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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAU73	XS2521027446	US539439AX74	AU3FN0076279	XS2690137299	JP582667APC0	US53944YBD40	US53944YBH53
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	New York (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	Contractual	Contractual	n/a	Contractual	Contractual	Contractual
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 867	GBP 835	GBP 941	GBP 104	GBP 1098	GBP 232	GBP 1102	GBP 376
9	Nominal Amount - Currency of Issue (m)	USD 1250	EUR 1000	USD 1250	AUD 200	EUR 1250	JPY 50300	USD 1500	USD 500
	- Currency of Reporting (m)	GBP 942	GBP 861	GBP 942	GBP 104	GBP 1076	GBP 233	GBP 1130	GBP 377
9a	Issue price	100	99.302	100	100	99.401	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	11/08/2022	24/08/2022	06/03/2023	17/03/2023	21/09/2023	01/12/2023	04/11/2025	10/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/08/2033	24/08/2030	06/03/2029	17/03/2029	21/09/2031	01/12/2027	04/11/2031	10/02/2030
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	11/08/2032 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	21/09/2030 - Optional issuer call option, redeeming at par	01/12/2026 - Optional issuer call option, redeeming at par	04/11/2030- Optional issuer call option, redeeming at par	10/02/2029- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.9760%	3.1250%	5.8710%	3M AUD BBSW + 2.00%	4.7500%	1.3770%	4.4250%	SOFR + 0.7700%
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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group
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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

	Capital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	XS2796587280	XS2815980664	JP582667AQ66	US53944YBA01	US539439BA62	XS3010674961	XS3010675695	XS3373528127
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	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	Contractual	Contractual	n/a	n/a	n/a
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 495	GBP 861	GBP 153	GBP 1143	GBP 749	GBP 646	GBP 859	GBP 645
9	Nominal Amount - Currency of Issue (m)	GBP 500	EUR 1000	JPY 33900	USD 1500	USD 1000	EUR 750	EUR 1000	EUR 750
	- Currency of Reporting (m)	GBP 500	GBP 861	GBP 157	GBP 1130	GBP 753	GBP 646	GBP 861	GBP 646
9a	Issue price	99.698	99.813	100	100	100	100	99.942	99.424
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	04/04/2024	14/05/2024	04/06/2024	05/06/2024	26/11/2024	04/03/2025	04/03/2025	13/05/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	04/10/2030	14/05/2032	04/06/2030	05/06/2030	26/11/2035	04/03/2028	04/03/2036	13/05/2033
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	04/10/2029 - Optional issuer call option, redeeming at par	14/05/2031- Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par	05/06/2029 - Optional issuer call option, redeeming at par	26/11/2034 - Optional issuer call option, redeeming at par	04/03/2027 - Optional issuer call option, redeeming at par	04/03/2035 - Optional issuer call option, redeeming at par	13/05/2032- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	5.2500%	3.8750%	1.3070%	5.7210%	5.5900%	3M EURIBOR + 0.63%	3.6250%	3.6250%
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)	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	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
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
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	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
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Capital instruments main features									
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	CH1433241200	XS3073633722	AU3CB0322063	AU3FN0098950	US539439BD02	US539439BC29	US53944YBE23	US53944YBF97
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 217	GBP 734	GBP 228	GBP 208	GBP 935	GBP 377	GBP 910	GBP 226
9	Nominal Amount - Currency of Issue (m)	CHF 235	GBP 750	AUD 450	AUD 400	USD 1250	USD 500	USD 1250	USD 300
	- Currency of Reporting (m)	GBP 219	GBP 750	GBP 235	GBP 209	GBP 942	GBP 377	GBP 942	GBP 226
9a	Issue price	100	99.673	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	20/05/2025	16/05/2025	28/05/2025	28/05/2025	13/06/2025	13/06/2025	04/11/2025	04/11/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	20/05/2031	16/10/2031	28/05/2031	28/05/2031	13/06/2029	13/06/2029	04/11/2036	04/11/2031
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	20/05/2030 - Optional issuer call option, redeeming at par	16/10/2030 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par	13/06/2028 - Optional issuer call option, redeeming at par	13/06/2028 - Optional issuer call option, redeeming at par	04/11/2035- Optional issuer call option, redeeming at par	04/11/2030- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Floating	Fixed	Floating	Fixed	Floating
18	Coupon rate and any related index	1.1125%	5.2500%	5.1890%	3M AUD BBSW + 1.55%	4.8180%	SOFR + 1.06%	4.9430%	SOFR + 1.1000%
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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group
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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	XS3397151815	JP582667BS63	JP582667AS64	AU3CB0335800	AU3FN0110979	US53944YAW30	US539439AY57
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	New York (with UK bail in recognition language)	New York (with UK bail in recognition language)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior unsecured	Senior unsecured
8	Regulatory capital / MREL value (m)	GBP 749	GBP 214	GBP 133	GBP 157	GBP 234	GBP 0	GBP 0
9	Nominal Amount - Currency of Issue (m)	GBP 750	JPY 46,200	JPY 28,800	AUD 300	AUD 450	USD 500	USD 1,500
	- Currency of Reporting (m)	GBP 750	GBP 214	GBP 134	GBP 156	GBP 235	GBP 377	GBP 1,130
9a	Issue price	99.736	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	08/06/2026	22/06/2026	22/06/2026	11/06/2026	11/06/2026	07/08/2023	07/08/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	08/06/2033	21/06/2030	22/06/2032	11/06/2032	11/06/2032	07/08/2027	07/08/2027
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	08/06/2032- Optional issuer call option, redeeming at par	21/06/2029- Optional issuer call option, redeeming at par	22/06/2031- Optional issuer call option, redeeming at par	11/06/2031- Optional issuer call option, redeeming at par	11/06/2031- Optional issuer call option, redeeming at par	07/08/2026 - Optional issuer call option, redeeming at par	07/08/2026 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends							
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Floating	Fixed
18	Coupon rate and any related index	5.5000%	2.2120%	2.6900%	5.8310%	3m BBSW + 1.2300%	SOFR + 1.56%	5.9850%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	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
23	Convertible or non-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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group plc	Lloyds Banking Group plc
30	Write-down features	See below	See below	See below	See below	See below	See below	See below
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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/unsecured-funding.html

Senior Internal MREL

Capital instruments main features

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

Regulatory treatment

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub consolidated and solo
7	Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 27	GBP 36	GBP 235	GBP 284	GBP 362	GBP 1097	GBP 1129	GBP 641
9	Nominal Amount - Currency of Issue (m)	JPY 5800	JPY 7700	AUD 450	JPY 62000	GBP 362	EUR 1250	USD 1500	EUR 750
	- Currency of Reporting (m)	GBP 27	GBP 36	GBP 235	GBP 287	GBP 362	GBP 1076	GBP 1130	GBP 646
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	23/10/2019	23/10/2019	23/10/2019	25/05/2023	25/05/2023	21/09/2023	05/01/2024	12/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30/05/2033	14/12/2027	22/11/2027	25/05/2029	25/05/2029	21/09/2031	05/01/2028	12/02/2037
14	Issuer Call	No	No	No	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	25/05/2028 - Optional issuer call option, redeeming at par	25/05/2028 - Optional issuer call option, redeeming at par	21/09/2030 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	12/02/2036- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	TONA + 1.4921%	TONA + 1.3483%	3M AUD BBSW + 2.18%	1.5020%	SONIA + 2.13394%	5.0030%	5.6120%	3.9690%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub consolidated and solo	Sub consolidated and solo
7	Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 0	GBP 429	GBP 76	GBP 660	GBP 226	GBP 940	GBP 849	GBP 746
9	Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 500	NOK 1000	EUR 750	USD 300	USD 1250	EUR 1000	USD 1,000
	- Currency of Reporting (m)	GBP 89	GBP 430	GBP 76	GBP 646	GBP 226	GBP 942	GBP 861	GBP 753
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11	Original date of issuance	23/10/2019	06/08/2024	23/10/2019	11/01/2023	05/01/2024	26/11/2024	26/09/2025	10/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15/12/2026	06/11/2030	24/01/2028	11/01/2029	05/01/2028	26/11/2028	04/03/2036	10/02/2047
14	Issuer Call	No	Yes	No	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	06/11/2029 - Optional issuer call option, redeeming at par	n/a	11/01/2028 - Optional issuer call option, redeeming at par	05/01/2027 - Optional issuer call option, redeeming at par	26/11/2027 - Optional issuer call option, redeeming at par	04/03/2035- Optional issuer call option, redeeming at par	10/02/2046- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	TONA + 1.2984%	3.7040%	3M NIBOR + 1.69%	4.6500%	SOFR + 1.73%	5.2370%	3.8530%	5.8180%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	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	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features									
1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub consolidated and solo
7	Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 659	GBP 104	GBP 939	GBP 1463	GBP 186	GBP 941	GBP 206	GBP 650
9	Nominal Amount - Currency of Issue (m)	GBP 659	AUD 200	USD 1250	USD 2000	CHF 200	USD 1250	AUD 400	EUR 750
	- Currency of Reporting (m)	GBP 659	GBP 104	GBP 942	GBP 1507	GBP 187	GBP 942	GBP 209	GBP 646
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 - fair value option
11	Original date of issuance	11/01/2023	17/03/2023	11/08/2022	05/01/2024	09/02/2022	06/03/2023	17/03/2023	13/05/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/01/2029	17/03/2029	11/08/2033	05/01/2035	09/02/2029	06/03/2029	17/03/2029	13/05/2033
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	11/01/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	05/01/2034 - Optional issuer call option, redeeming at par	09/02/2028 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	13/05/2032- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	SONIA + 2.10%	3M AUD BBSW + 2.15%	5.1260%	5.8290%	0.7525%	6.0210%	5.9520%	3.8840%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features									
1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Solo	Solo	Sub-consolidated and Solo	Solo	Sub consolidated and solo
7	Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 531	GBP 726	GBP 914	GBP 880	GBP 1027	GBP 233	GBP 648	GBP 214
9	Nominal Amount - Currency of Issue (m)	JPY 115100	GBP 726	EUR 1000	GBP 880	GBP 1027	JPY 50300	GBP 648	JPY 46,200
	- Currency of Reporting (m)	GBP 534	GBP 726	GBP 861	GBP 880	GBP 1027	GBP 233	GBP 648	GBP 214
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	26/05/2022	26/05/2022	13/10/2022	13/10/2022	11/08/2022	01/12/2023	13/05/2026	22/06/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	26/05/2028	26/05/2028	24/08/2030	24/08/2030	11/08/2033	01/12/2027	13/05/2033	21/06/2030
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par	26/05/2027 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	01/12/2026 - Optional issuer call option, redeeming at par	13/05/2032- Optional issuer call option, redeeming at par	21/06/2029- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.3970%	SONIA + 1.931%	5.5060%	SONIA + 2.536%	SONIA + 2.374%	1.5270%	Sonia + 1.3400%	2.3620%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	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	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	Capital instruments main features								
1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo
7	Instrument type	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred	Senior Non-Preferred
8	Regulatory capital / MREL value (m)	GBP 272	GBP 232	GBP 78	GBP 861	GBP 153	GBP 748	GBP 1200	GBP 228
9	Nominal Amount - Currency of Issue (m)	GBP 272	AUD 450	AUD 150	EUR 1000	JPY 33900	USD 1000	GBP 1200	AUD 450
	- Currency of Reporting (m)	GBP 272	GBP 235	GBP 78	GBP 861	GBP 157	GBP 753	GBP 1200	GBP 235
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	01/12/2023	06/03/2024	06/03/2024	14/05/2024	04/06/2024	26/11/2024	18/02/2025	28/05/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	01/12/2027	06/03/2030	06/03/2030	14/05/2032	04/06/2030	26/11/2035	26/11/2028	28/05/2031
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	01/12/2026 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	14/05/2031 - Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par	26/11/2034 - Optional issuer call option, redeeming at par	26/11/2027 - Optional issuer call option, redeeming at par	28/05/2030 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Floating	Fixed to Floating	Floating	Fixed	Fixed	Fixed	Floating	Fixed to Floating
18	Coupon rate and any related index	SONIA + 1.878%	5.8370%	3M AUD BBSW + 1.83%	4.0250%	1.4570%	5.7400%	SONIA + 1.06%	5.3390%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English	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	n/a	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo	Sub consolidated and solo	Sub consolidated and solo	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	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 208	GBP 909	GBP 219	GBP 100	GBP 133	GBP 157	GBP 234	GBP 731
9	Nominal Amount - Currency of Issue (m)	AUD 400	USD 1250	CHF 235	USD 135	JPY 28,800	AUD 300	AUD 450	GBP 731
	- Currency of Reporting (m)	GBP 209	GBP 942	GBP 219	GBP 102	GBP 134	GBP 156	GBP 235	GBP 731
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	28/05/2025	04/11/2025	11/12/2025	18/12/2025	22/06/2026	11/06/2026	11/06/2026	10/02/2026
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	28/05/2031	04/11/2036	20/05/2031	05/06/2029	22/06/2032	11/06/2032	11/06/2032	10/02/2047
14	Issuer Call	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	28/05/2030 - 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	22/06/2031- Optional issuer call option, redeeming at par	11/06/2031- Optional issuer call option, redeeming at par	11/06/2031- Optional issuer call option, redeeming at par	10/02/2046- Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends								
17	Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	3M AUD BBSW + 1.70%	5.0930%	1.2199%	4.5970%	2.8400%	5.9810%	3m BBSW + 1.3800%	Sonia + 1.4890%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	See below	See below	See below	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	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

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

Regulatory treatment

4	Transitional CRR rules	n/a
5	Post-transitional CRR rules	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo
7	Instrument type	Senior Non-Preferred
8	Regulatory capital / MREL value (m)	GBP 0
9	Nominal Amount - Currency of Issue (m)	USD 1,500
	- Currency of Reporting (m)	GBP 1,130
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	07/08/2023
12	Perpetual or dated	Dated
13	Original maturity date	07/08/2027
14	Issuer Call	Yes
15	Optional call date, contingent call dates and redemption amount	07/08/2026 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	6.1350%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	n/a
34a	Type of subordination	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and senior to Dated Tier 2
35	Instrument type immediately senior	Senior unsecured
36	Non-compliant transitional features	No
37	Non-compliant features	n/a
37a	Hyperlink to the prospectus of the issuance	n/a