

SUPPLEMENTARY PROSPECTUS DATED 29 OCTOBER 2026



LLOYDS
BANKING GROUP
LLOYDS BANKING GROUP PLC

(incorporated in Scotland with limited liability with registered number 95000)

£25,000,000,000

Euro Medium Term Note Programme

and



LLOYDS
LLOYDS BANK PLC

(incorporated in England with limited liability with registered number 2065)

£35,000,000,000

Euro Medium Term Note Programme

This supplement (the "**Supplement**") to the prospectus dated 23 March 2026, as supplemented by the supplementary prospectuses dated 30 April 2026 and 31 July 2026 (the "**Prospectus**"), constitutes a supplementary prospectus for the purposes of PRM 10 of the FCA Handbook Prospectus Rules: Admission to Trading on a Regulated Market sourcebook (the "**PRM**") made in accordance with the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**" and together with the PRM, the "**UK Prospectus Regime**") and is prepared in connection with (i) the £25,000,000,000 Euro Medium Term Note Programme (the "**LBG Programme**") established by Lloyds Banking Group plc (the "**Company**") and (ii) the £35,000,000,000 Euro Medium Term Note Programme (the "**LB Programme**") established by Lloyds Bank plc (the "**Bank**").

This Supplement is supplemental to, and should be read in conjunction with, the Prospectus and the documents incorporated by reference therein. Capitalised terms used in this Supplement but not defined herein shall have the meanings ascribed to them in the Prospectus.

The Company accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Company the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The Bank accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Bank the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Purpose of this Supplement

The purpose of this Supplement is to:

- (a) incorporate by reference into the LBG Prospectus and the LB Prospectus:
 - (i) the Company's Announcements (as defined in this Supplement), which were published via RNS on 27 August 2026 and 22 October 2026; and
 - (ii) the Company's Q3 2026 Interim Management Statement (as defined in this Supplement), which was published via the RNS on 29 October 2026;
- (b) update the no significant change statement of the Company and its subsidiary and associated undertakings (the "**Group**");
- (c) update the no governmental, legal or arbitration proceedings statement of the Company and the Group; and
- (d) update the no governmental, legal or arbitration proceedings statement of the Bank and the Lloyds Bank Group.

By virtue of this Supplement,

(a) Information incorporated by reference in the LBG Prospectus

- (i) The Company's announcement titled "Lloyds Banking Group: Board Change" (RNS Number 4297S) available at <https://www.londonstockexchange.com/en/news/article/LLOY/board-change/17759529>;
- (ii) The Company's announcement titled "Lloyds Banking Group plc: Board Appointment" (RNS Number 0636A) available at <https://www.londonstockexchange.com/en/news/article/LLOY/board-change/f0ae-5c-a9-0b-aa-45f1b7>;
- (iii) The Company's announcement titled "Lloyds Banking Group plc: Board Changes Following New Ring-Fencing Governance Arrangements" (RNS Number 0654A) available at <https://www.londonstockexchange.com/en/news/article/LLOY/board-change/cf8b-95-a1-72-a5-478dbd> (together with paragraphs (a)(i) and (ii), the "**Company's Announcements**"); and
- (iv) The Company's unaudited third quarter interim management statement for the nine months ended 30 September 2026 (RNS Number 8897A) available at <https://www.lloydsbankinggroup.com/assets/pdfs/investors/financial-performance/lloyds-banking-group-plc/2026/q3/2026-lbg-q3-ims.pdf> (the "**Company's Q3 2026 Interim Management Statement**"), which has been previously filed with the Financial Conduct Authority,

shall be deemed to be incorporated in, and form part of, the LBG Prospectus and supplement the section entitled "*1. Information incorporated by reference in the LBG Prospectus*" on pages 17 to 19 of the Prospectus.

Any documents themselves incorporated by reference in the Company's Q3 2026 Interim Management Statement shall not form part of the Prospectus, unless specified otherwise here.

(b) Information incorporated by reference in the LB Prospectus

- (i) The Company's Announcements; and

- (ii) The Company's Q3 2026 Interim Management Statement, which has previously been filed with the Financial Conduct Authority shall be deemed to be incorporated in, and form part of, the LB Prospectus and supplement the section entitled "2. *Information incorporated by reference in the LB Prospectus*" on pages 19 to 23 of the Prospectus.

Any documents themselves incorporated by reference in the Company's Q3 2026 Interim Management Statement shall not form part of the Prospectus, unless specified otherwise here.

(c) No significant change statement of the Group

The no significant change statement of the Group at the first paragraph of point 3 on page 339 of the Prospectus shall be deleted in its entirety and replaced as set out below:

"There has been no significant change in the financial position or financial performance of the Group since 30 September 2026, the date to which the Company's last published unaudited financial information (as set out in the Company's Q3 2026 Interim Management Statement) was prepared."

(d) No governmental, legal or arbitration proceedings statement of the Company and the Group

The no governmental, legal or arbitration proceedings statement of the Company and the Group at point 4 on page 339 of the Prospectus shall be deleted in its entirety and replaced as set out below:

"Save as disclosed in the LBG Form 20-F, the Company's 2026 Half-Year Results, and the Company's Q3 2026 Interim Management Statement incorporated by reference in this Prospectus, there are no governmental, legal or arbitration proceedings (including any such proceedings pending or threatened of which the Company is aware) during the 12 months preceding the date of this Prospectus, which may have or have had in the recent past, significant effects on the financial position or profitability of the Company or the Group."

(e) No governmental, legal or arbitration proceedings statement of the Bank and the Lloyds Bank Group

The no governmental, legal or arbitration proceedings statement of the Bank and the Lloyds Bank Group at point 14 on page 340 of the Prospectus shall be deleted in its entirety and replaced as set out below:

"Save as disclosed in the LB Form 20-F, the Bank's 2026 Half-Year Results, and the Company's Q3 2026 Interim Management Statement incorporated by reference in this Prospectus, there are no governmental, legal or arbitration proceedings (including any such proceedings pending or threatened of which the Bank is aware) during the 12 months preceding the date of this Prospectus, which may have or have had in the recent past, significant effects on the financial position or profitability of the Bank or the Lloyds Bank Group."

The Company will provide, without charge, to each person to whom a copy of this Supplement has been delivered, upon the oral or written request of such person, a copy of any or all of the documents which are incorporated in whole or in part by reference herein or in the Prospectus. Written or oral requests for such documents should be directed to the Company at its principal office at The Mound, Edinburgh, EH1 1YZ.

The Bank will provide, without charge, to each person to whom a copy of this Supplement has been delivered, upon the oral or written request of such person, a copy of any or all of the documents which are incorporated in whole or in part by reference herein or in the Prospectus. Written or oral requests for such documents should be directed to the Bank at its principal office at 25 Gresham Street, London, EC2V 7HN.

Copies of the documents incorporated by reference in this Supplement can also be viewed on the website of the Regulatory News Service operated by the London Stock Exchange at: <https://www.londonstockexchange.com/news?tab=news-explorer>.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to information included in the Prospectus has arisen or been noted, as the case may be, since the publication of the Prospectus.