



Lloyds Banking Group Recognised as “Outstanding” in Euromoney’s Global Digital Banking Report

Lloyds Banking Group named “Outstanding” in Euromoney’s 2025 MarketMap of the world’s best digital banks, highlighting its leadership in digital and AI-driven banking.

The Group’s scale, trusted brand and innovative use of data and technology deliver tangible benefits for customers and underpin its competitive advantage.

Lloyds’ digital transformation is accelerating revenue growth, efficiency and customer engagement, positioning the Group for continued leadership in the era of generative and agentic AI.

Leading digital bank globally

Lloyds Banking Group has been recognised as “Outstanding” in the 2025 Euromoney MarketMap, placing it among the top tier of global digital banks.

The report, which benchmarks over 300 retail banks globally for digital excellence, highlights Lloyds’ demonstrable boosts to sales from improved customer onboarding, the launch of innovative financial empowerment tools, and its progress in open banking.

As the UK’s largest retail bank and mortgage lender, Lloyds’ leadership is underpinned by its trusted brand, breadth of solutions for life events, and unique data assets, enabling the delivery of highly personalised products and services.

Euromoney’s methodology evaluates banks across strategy, partnerships, ecosystems, customer experience, financial health, and inclusion, using a proprietary scoring framework and expert interviews.

Lloyds technology transformation

The Group now serves over 23 million digitally active customers and more than 21 million mobile app users, with digital channels now accounting for over 95% of retail sales. As part of its investment in transforming the Group, over half of applications are now on cloud and there has been a significant reduction in legacy systems.

The Group’s in-house expertise also continues to grow. Since 2021, the Group has hired around 8,000 tech and data experts, alongside running a leading graduate scheme. This transformation was recognised in the external Evident AI global index, with the Group ranking as the #1 UK domestic bank, and rising 12 positions to 15th overall globally in 2025.

Delivering financial benefits

The Group’s digital transformation is also driving financial results, contributing over 70% to more than £1.5bn in additional revenues from strategic initiatives by 2026, and over 60% to £1.5bn in gross cost savings since 2021.

Looking ahead, the Group is actively scaling generative AI, with 50 live use cases across five domains in 2025, including customer interactions, operations, colleague support and engineering. These innovations are expected to deliver around £50m of incremental value in 2025, with significant further opportunities as the Group continues to unlock new revenue streams through AI and digital assets.



About Lloyds Banking Group

With 28 million customers, we're proud to be the UK's biggest digital bank. Our services span retail and commercial banking, insurance and long-term savings, delivered through trusted brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. For more than 320 years, we've served households and businesses across the UK. Today, we're transforming how we do that. We've invested more than £4bn in our digital transformation, and we're just getting started. That means building smarter, more resilient tech, expanding our use of AI, and creating seamless experiences for a digital-first Britain.