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Lloyds Banking Group becomes one of the first UK organisations to deploy Microsoft 365: The Frontier Suite

- **Lloyds Banking Group to deploy Microsoft's latest agentic AI software at scale**

LONDON, UK and REDMOND, WA –Lloyds Banking Group and Microsoft Corp. today announced a new multi-year agreement that will help deliver simpler, faster and more **personalised banking for the Group's 28 million customers**, powered by the next generation of agentic AI.

Lloyds Banking Group is one of the first UK organisations to deploy Microsoft 365 E7 'The Frontier Suite' company-wide. The suite unifies Microsoft 365 E5, Microsoft 365 Copilot and Agent 365 into a single solution powered by Work IQ, and augmented with Microsoft Entra Suite and advanced Defender, Intune and Purview security capabilities. This gives Lloyds Banking Group the foundation to scale agentic AI safely.

The agreement follows the rollout of 40,000 Microsoft 365 Copilot licenses across the Group, with 97% of colleagues with a license classed as active users of the tool. This is already helping colleagues respond more quickly, resolve queries faster and spend more time supporting customers directly.

Lloyds Banking Group will now move to the next wave of AI, deploying agentic capabilities to free up colleague time and improve processes, while supercharging innovation and customer experience.

The deployment of the Frontier Suite will also allow Lloyds Banking Group to introduce a colleague assistant, a single, all-colleague-facing, self-service agent across the bank, helping employees access the systems, information and answers they need in one place.

Additional agents are in development to address specific colleague and customer journeys, all underpinned by **Agent 365 capabilities for agent control and orchestration**. The agreement also extends the bank's use of GitHub Copilot, building on deployment to over 10,000 Lloyds Banking Group engineers.

Ron van Kemenade, Chief Operating Officer, Lloyds Banking Group, said: **"We're embedding agentic AI across Lloyds Banking Group to make banking simpler, faster and more personalised for customers. It means quicker answers and more intuitive services, while helping our colleagues spend more time on the things that matter most. Over time, this will help us deliver more seamless experiences for the millions of customers we serve every day."**

Darren Hardman, CEO, Microsoft UK & Ireland, said: "Lloyds Banking Group has long been a pioneer in financial services, consistently using technology to serve its colleagues and customers better. The adoption of Microsoft 365 E7 across the Group will help them deliver on their bold vision, and we look forward to **working closely with them to help its colleagues and customers maximise the benefits of agentic AI at scale.**"

Today's announcement formally extends the collaboration into the agentic era, moving from generative AI productivity gains to agent-led transformation across the Group.

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Contact

Olwen Jones-Lowe | olwen.jones-lowew@lloydsbanking.com