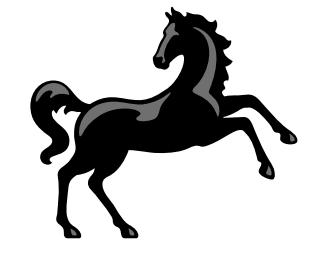


Working with customers, government and the market we will reduce the

LLOYDS
BANKING GROUP



carbon emissions

we finance by **more than 50%** by 2030

and will become a

net zero

business by 2050

Our operations

Achieve **net zero carbon operations** by 2030

and reduce our **direct carbon emissions** by at least 75%

Maintain **travel emissions** below 50% of pre-COVID-19 levels



Reduce our total **electricity** consumption by 50% by 2030

100% renewable energy supply achieved

Reduce our operational **waste** by 80% by 2025

Reduce **water** consumption by 40% by 2030

Our products and propositions

Since 2019, all new colleague vehicle leases have been for

electric or hybrid vehicles

Our **fleet** management business has announced its target to reach **net zero** by 2030



Our **Insurance and Wealth** business has set its target to reach **net zero** by 2050 across its entire portfolio

and is **divesting** **£440m** from companies failing to meet our **ESG** standards

We're creating a **dedicated team** to help clients fulfil their **sustainability goals**

More than **900 relationship managers** have been trained by the **University of Cambridge Institute for Sustainability Leadership (CISL)**

Commercial Banking has made a **£5bn green finance** funding commitment

We **won't** provide general purpose banking to new customers with revenue from **coal-fired** power stations in the UK

Governance

Annual reporting on our **progress**

to ensure **accountability**



We've announced our new **sector target**

to **halve the carbon intensity** of the power we finance

Partnerships

In 2021 we became a founding member of the **Net Zero Banking Alliance**, working towards net zero emissions by 2050.

CLIMATE GROUP

Green Finance Institute

WOODLAND TRUST

ALDERSGATE GROUP
LEADERS FOR A SUSTAINABLE ECONOMY

Find out more at www.lloydsbankinggroup.com/sustainability