

## Our role is to help businesses across the UK thrive by supporting their growth ambitions



We more than **doubled** the amount of infrastructure finance provided in 2025 vs 2021



Around 1 million businesses, charities and clubs banking with us



**£35 billion** of new finance available to companies operating and investing in the UK in 2026



Over **£22 billion** supported in new finance to the Social Housing sector since 2018\*

\* Through commercial lending and deal facilitation



Two thirds of **£500 million** lending allocated to support social housing retrofit, partially guaranteed by National Wealth Fund



**£24.5 billion** sustainable financing delivered since 2024



**£2 billion** Trade Finance available to support growth for SMEs and Mid-Corporate exporters



**5.1 million hectares** of the UK's farmed land mapped, using geospatial data, on-farm assessments and new economic insight

## How are we increasing access to quality homes?

- Since 2018, we have supported **over £22 billion** in new finance to the social housing sector through commercial lending and deal facilitation enabling more homes to be built and maintained.
- In 2025, we provided **£3.2 billion** of new financing to the social housing sector of which **£2.3 billion** was classified as sustainable or sustainability-linked.
- In 2025 we delivered around **two-thirds of our £500 million finance commitment** to support the retrofit of Social Homes across the UK, partially guaranteed by the National Wealth Fund.
- Since 2023 the **Social Housing Initiative (SHI)** has brought together a range of stakeholders to take steps in addressing the lack of social housing and genuinely affordable homes in the UK. This year members of the SHI continued to drive collaborative efforts, including the launch of the Small Sites Aggregator.
- Lloyds' **MADE partnership** with Homes England and Barratt Redrow has created a master developer which aims to deliver tens of thousands of new homes across the UK, with major projects in the North West such as Handforth Garden Village in Cheshire.
- Our pioneering **partnership with Homewards**, a programme led by HRH The Prince of Wales and The Royal Foundation is dedicated to making homelessness rare, brief, and unrepeated. We have **committed £50 million** of new lending to support small and medium-sized housing providers and charities.
- **Through Lloyds Living**, we now operate a growing portfolio of **more than 5,450** professionally managed homes, improving access to high-quality, energy efficient housing across the UK.
- **Housing Growth Partnership (HGP)** is the Group's equity investor focused on the UK housing sector. Since 2016, HGP has partnered with 91 developers across 177 schemes, committing to over 15,000 homes, of which more than 5,500 have been built and sold.

## How are we supporting businesses to grow across the UK?

- We are committed to broadening economic opportunity by enabling the creation of high-quality jobs and inclusive growth.
- In 2026, Lloyds Banking Group will make **over £35 billion** of new finance available to companies operating and investing in the UK. Of this, **£9.5 billion** will be dedicated to small and medium-sized enterprises (SMEs).
- **Up to £2 billion of trade finance** available to help SMEs and mid-corporate exporters invest, scale and expand into international markets.
- As one of the leading providers of infrastructure finance in the UK, in 2025, we more than doubled the amount we have provided compared with 2021.
- In partnership with the CBI, we are presenting the **Industrial Strategy Roadshow** – a year-long programme designed to help government and business co-deliver a successful industrial strategy that drives growth across every sector, nation, and region of the UK.
- We have committed **£1 billion** to support opportunities in the UK's regions which are aligned with our Regional Development objectives. **The Regional Impact Fund** is allocated specifically to projects that will have significant social, economic or environmental impact at a regional level.
- **Farming with Nature: Mapping the Growth Opportunity for UK Agriculture** mapped 5.1 million hectares of the UK's farmed land, using geospatial data, on-farm assessments and new economic insight. This is the most comprehensive analysis of its kind, mapping almost of third of the UK's farmed land. The report also marked the launch of our new **Agricultural Transition Finance loan** to help UK farmers overcome the financial barriers of transitioning to more sustainable and regenerative farming systems.
- We are a leading provider of banking services to UK universities. Across the United Kingdom, **Lloyds has a relationship with over 70% of higher education institutions**, with some relationships spanning centuries.

## How are we empowering businesses?

- In 2025, we delivered over 38,000 hours of targeted support to more than 9,000 Black, women and disabled entrepreneurs.
- As Steering Board Members of the 'Lilac Review', we helped build evidence of the barriers faced by disabled business owners and to shape recommendations for government, finance providers and business support.
- In 2025, we also shared our 'Black Entrepreneurs Programme Progress Report', detailing our journey over the last three years in providing tailored support to strengthen Black entrepreneurs' trust in banks and address barriers that impact their ability to scale.
- We launched the second year of our Black in Business initiative, in partnership with Channel 4, in which the total TV advertising pot was increased to £600,000.
- Community Development Finance Institutions (CDFIs) are small, not-for profit lenders who provide finance to local businesses, often in the most disadvantaged communities. In 2025 we announced £5.6 million of funding for the creation of a new CDFI based in Blackpool, which we will fund early in 2026.
- Delivered £24.5 billion of sustainable finance for Commercial Banking customers since 2024 against a target of £30 billion by the end of 2026.



## BLACK IN BUSINESS



## How are we helping businesses to innovate?

- The strategic partnership between Lloyds and MTC (Manufacturing Technology Centre) celebrated its 10-year anniversary in 2025. The partnership has now trained over 5,000 apprentices, graduates and engineers through MTC's training centres in Coventry, Oxfordshire and Liverpool with the support of Lloyds sponsorship. The launch of MTC Tyneside extends the 15-year strategic partnership from £15 million to over £18.5 million of sponsorship through to the end of 2029.
- In 2025, Lloyds completed the first transaction of digital assets using Tokenised Deposits – a landmark for digital finance. For the first time in the UK, Tokenised Deposits have been issued on a public blockchain. This illustrates how tokenisation can revolutionise traditional banking, turning real-world assets into digital forms that can be purchased, sold or transferred instantly.
- Regeneration Brainery is an award-winning social enterprise looking to nurture and attract the next generation of talent into the property and construction sectors, enhancing social mobility of young adults from underrepresented backgrounds across the UK. During 2025, Regeneration Brainery has worked with over 1000 students – or Brainees – to find hands-on work experience, networking opportunities and mentors with industry professionals and providing work-ready training.