LLOYDS
BANKING
GROUP

LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS MAIN FEATURES REPORT

31 DECEMBER 2014

Capital Instruments Main Features Report

Supplement to Lloyds Banking Group Capital and Risk Management Pillar 3 Report

This Capital Instruments Main Features report supplements the Lloyds Banking Group Capital and Risk Management Pillar 3 Report 2014, available from www.lloydsbankinggroup.com/investors/financial-performance/lloyds-banking-group. The report complies with the requirement under Article 437(1) of Regulation (EU) No.575/2013 (the "CRR") to provide a description of the main features of capital instruments issued by members of Lloyds Banking Group. The information contained in this document has been compiled in accordance with the CRR, Commission Implementing Regulation (EU) No 1423/2013 ('Own Funds Disclosure'), Q&A's published by the European Banking Authority and regulatory guidance published by the UK Prudential Regulation Authority.

This document is for information only and is not an offer of securities nor an invitation or recommendation to invest. No investor or prospective investor in the capital instruments described herein should rely upon the relevant description contained in this document and Lloyds Banking Group shall not be held liable for any inaccuracy or misstatement contained in this report. Investors or prospective investors should seek independent financial advice when making investment decisions with regard to any of the capital instruments featured herein.

Equity

Capital instruments main features

1	Issuer	Lloyds Banking Group plc
2	Unique Identifier	n/a
3	Governing law(s) of the instrument	Scottish

Regulatory treatment

4	Transitional CRR rules	CET 1
5	Post-transitional CRR rules	CET 1
6	Capital Level included within Group	Consolidated
7	Instrument type	Ordinary Share Capital
8	Regulatory capital value (m)	GBP 7,145
9	Nominal Amount - Currency of Issue (m)	GBP 7,145
	- Currency of Reporting (m)	GBP 7,145
9a	Issue price	-
9b	Redemption price	-
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	No
15	Optional call date, contingent call dates and redemption amount	-
16	Subsequent call dates	-

Coupons / dividends

17	Fixed or floating dividend / coupon	-
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	-
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Instrument type immediately senior	Additional Tier 1
36	Non-compliant transitional features	No
37	Non-compliant features	-

Additional Tier 1

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	HBOS Sterling Finance (Jersey) LP	LTSB Capital 2 LP	BoS Capital Funding LP	BoS Capital Funding LP	Bank of Scotland plc	Bank of Scotland plc	HBOS Capital Funding LP
2	Unique Identifier	GB00B3KS9W93	GB00B3KSB238	GB00B3KSB568	GB0058327924	XS0107228024	XS0109138536 / XS0109138882	XS0109139344 / XS0109139427	XS0125681345	XS0125686229	XS0139175821
3	Governing law(s) of the instrument	Scottish	Scottish	Scottish	Jersey	Jersey	Jersey	Jersey	Jersey	Jersey	Jersey

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Capital Level included within Group	Consolidated	Consolidated	Consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated and Sub-Consolidated
7	Instrument type	Preference shares	Preference shares	Preference shares	Preferred securities	Preferred securities	Preferred securities	Preferred securities	Preferred securities	Preferred securities	Preferred securities
8	Regulatory capital value (m)	GBP 373	GBP 66	GBP 42	GBP 237	GBP 5	GBP 250	GBP 104	GBP 139	GBP 116	GBP 475
9	Nominal Amount - Currency of Issue (m)	GBP 300	GBP 56	GBP 56	GBP 245	GBP 5	GBP 250	GBP 150	GBP 150	GBP 150	GBP 600
	- Currency of Reporting (m)	GBP 300	GBP 56	GBP 56	GBP 245	GBP 5	GBP 250	GBP 150	GBP 150	GBP 150	GBP 600
9a	Issue price	1	1	1	100	100	100	100	100	100	100
9b	Redemption price	n/a	n/a	1	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12/12/1988	19/12/1990	19/04/1999	09/12/1999	07/02/2000	14/03/2000	14/03/2000	28/02/2001	28/02/2001	28/11/2001
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 15/09/2024 Reg Call = No Tax Call = No Redemption Price = 1.00	Optional Call Date = 9/12/2031 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 7/2/2015 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 31/05/2010 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 31/05/2021 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 31/05/2016 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 31/05/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 30/11/2018 Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	n/a	n/a	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.2500%	9.7500%	6.4750%	7.8810%	7.8340%	6.0590%	7.7540%	7.2860%	7.2810%	6.4610%
19	Existence of a dividend stopper	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Partially discretionary	Partially discretionary	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
36	Non-compliant transitional features	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	Non-compliant features	n/a	n/a	n/a	Step-up	Step-up	Step-up	Step-up	Step-up	Step-up	Step-up

Capital instruments main features

1	Issuer	HBOS Capital Funding No.1 LP	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	HBOS Capital Funding No.3 LP	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	XS0165483164	XS0408828803 / GB00B3KSB675	XS0218638236	USG5533WAB30 / US539439AD11	USG5533WAA56 / US539439AC38	XS0255242769	XS0408826427	US539439AB54 / US539439AA71	US539439AE93 / US539439AF68	XS0408620135
3	Governing law(s) of the instrument	Jersey	Scottish	English	Scottish	Scottish	Jersey	Scottish	Scottish	Scottish	English

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2	Tier 2	Ineligible
6	Capital Level included within Group	Consolidated and Sub-Consolidated	Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated and Sub-Consolidated	Consolidated	Consolidated	Consolidated	Consolidated, Sub-consolidated and Solo
7	Instrument type	Preferred securities	Preference shares	Preferred securities	Preference shares	Preference shares	Preferred securities	Preference shares	Preference shares	Preference shares	Preferred securities
8	Regulatory capital value (m)	GBP 259	GBP 11	GBP 74	GBP 135	GBP 111	GBP 26	GBP 2	GBP 277	GBP 51	GBP 9
9	Nominal Amount - Currency of Issue (m)	USD 1,000	GBP 11	EUR 88	USD 213	USD 375	EUR 39	GBP 3	USD 398	USD 434	GBP 9
	- Currency of Reporting (m)	GBP 642	GBP 11	GBP 69	GBP 137	GBP 240	GBP 31	GBP 3	GBP 255	GBP 279	GBP 9
9a	Issue price	100	1000	100	100	100	100	100	100	100	100
9b	Redemption price	100	1000	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21/03/2003	12/05/2005	12/05/2005	29/09/2005	29/09/2005	23/05/2006	16/06/2006	13/11/2006	21/05/2007	19/01/2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 23/03/2009 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 12/05/2015 Reg Call = No Tax Call = No Redemption Price = 1,000.00	Optional Call Date = 12/05/2017 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 01/10/2015 Reg Call = No Tax Call = No Redemption Price = 1.00	Optional Call Date = 01/10/2035 Reg Call = No Tax Call = No Redemption Price = 1.00	Optional Call Date = 23/05/2016 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 17/06/2019 Reg Call = No Tax Call = No Redemption Price = 100.00	Optional Call Date = 14/10/2016 Reg Call = Yes Tax Call = No Redemption Price = 100	Optional Call Date = 21/05/2037 Reg Call = No Tax Call = No Redemption Price = 100.00	Optional Call Date = 22/01/2019 Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	Any Distribution Payment Date	Any Dividend Payment Date	Any Coupon Payment Date	Every 10 years	Any Dividend Payment Date	Any Distribution Payment Date	Any Dividend Payment Date	Every 10 years	Any Dividend Payment Date	Every 5 years

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed
18	Coupon rate and any related index	6.8500%	6.0884%	4.3850%	5.9200%	6.4130%	4.9390%	6.3673%	6.2670%	6.6570%	13.0000%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	Yes	No	No	Yes	No	No	No	Yes
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
36	Non-compliant transitional features	No	No	Yes	No	No	Yes	No	No	No	Yes
37	Non-compliant features	n/a	n/a	Step-up	n/a	n/a	Step-up	n/a	n/a	n/a	Step-up

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	HBOS Capital Funding No.4 LP	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	XS0408623311	XS0408620721	XS0474660676 / US539473AE82	XS0353590366	XS1043545059	XS1043550307	XS1043552188	XS1043552261	US539439AG42
3	Governing law(s) of the instrument	English	English	English	Jersey	English	English	English	English	New York

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Capital Level included within Group	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated and Sub-Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Preferred securities	Preferred securities	Preferred securities	Non-controlling interests	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 37	GBP 591	GBP 1,320	GBP 14	GBP 622	GBP 1,481	GBP 1,494	GBP 750	GBP 1,008
9	Nominal Amount - Currency of Issue (m)	EUR 46	GBP 591	USD 2,000	GBP 14	EUR 750	GBP 1,481	GBP 1,494	GBP 750	USD 1,675
	- Currency of Reporting (m)	GBP 36	GBP 591	GBP 1,283	GBP 14	GBP 585	GBP 1,481	GBP 1,494	GBP 750	GBP 1,075
9a	Issue price	100	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Non-controlling interest in	Equity	Equity	Equity	Equity	Equity
11	Original date of issuance	19/01/2009	19/01/2009	15/12/2009	19/03/2008	01/04/2014	01/04/2014	01/04/2014	01/04/2014	07/04/2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 22/01/2019 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 22/01/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/12/2024 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 19/03/2018 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 27/06/2020 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 27/06/2019 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 27/06/2023 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 27/06/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 27/06/2019 Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	Every 5 years	Every 5 years	Any Reset Date	Any Distribution Payment Date	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Every 5 years

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	13.0000%	13.0000%	12.0000%	9.5400%	6.3750%	7.0000%	7.6250%	7.8750%	7.5000%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	Group's fully loaded CET1 ratio falls below 7%	Group's fully loaded CET1 ratio falls below 7%	Group's fully loaded CET1 ratio falls below 7%	Group's fully loaded CET1 ratio falls below 7%	Group's fully loaded CET1 ratio falls below 7%
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	0.78	0.643	0.643	0.643	1.072
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
30	Write-down features	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Tier 2	Tier 2	Tier 2	Tier 2	Prior to conversion trigger Tier 2	Prior to conversion trigger Tier 2	Prior to conversion trigger Tier 2	Prior to conversion trigger Tier 2	Prior to conversion trigger Tier 2
36	Non-compliant transitional features	Yes	Yes	Yes	Yes	No	No	No	No	No
37	Non-compliant features	Step-up	Step-up	Step-up	Step-up	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English and Welsh	English and Welsh	English and Welsh	English and Welsh

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Preference Share	Preference Share	Preference Share	Preference Share
8	Regulatory capital value (m)	GBP 390	GBP 802	GBP 600	GBP 642
9	Nominal Amount - Currency of Issue (m)	EUR 500	USD 1,250	GBP 600	USD 1,000
	- Currency of Reporting (m)	GBP 390	GBP 802	GBP 600	GBP 642
9a	Issue price	29.1667	35	100	100
9b	Redemption price	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19/01/2009	19/01/2009	26/08/2008	15/09/2008
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 29/11/2013 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 29/11/2013 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 25/08/2015 Reg Call = Yes (Make-whole) Tax Call = No Redemption Price = 100	Optional Call Date = 25/08/2015 Reg Call = Yes (higher of Par or Make-whole) Tax Call = No Redemption Price = 100
16	Subsequent call dates	At any time after the first call date	At any time after the first call date	Each dividend payment date after the first call date	Every ten years after the first call date

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	7.8750%	7.8750%	3M LIBOR + 140 bps	1M LIBOR + 113 bps
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Series II Preference Shares	Series II Preference Shares	Series II Preference Shares	Series II Preference Shares
36	Non-compliant transitional features	Yes	Yes	Yes	Yes
37	Non-compliant features	No write-down or conversion provision	No write-down or conversion provision	No write-down or conversion provision	No write-down or conversion provision

Tier 2

Capital instruments main features

1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc
2	Unique Identifier	GB0005224307	GB0000765403	GB0005205751	GB0005232391	GB0000394915	GB0000395094	XS0041971275	XS0043098127	GB0000395102	GB0001905362
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo
7	Instrument type	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities
8	Regulatory capital value (m)	GBP 172	GBP 115	GBP 180	GBP 231	GBP 18	GBP 20	GBP 99	GBP 350	GBP 5	GBP 100
9	Nominal Amount - Currency of Issue (m)	USD 267	USD 180	USD 280	USD 359	GBP 14	GBP 21	GBP 150	GBP 300	GBP 5	GBP 100
	- Currency of Reporting (m)	GBP 172	GBP 115	GBP 180	GBP 231	GBP 14	GBP 21	GBP 150	GBP 300	GBP 5	GBP 100
9a	Issue price	100	100	100	100.1	100	100.28	101.171	101.854	100.615	100.962
9b	Redemption price	100	100	100	100	n/a	100	100	100	100	n/a
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07/06/1985	14/11/1985	21/11/1985	28/08/1986	10/06/1991	30/01/1992	16/02/1993	06/04/1993	14/09/1993	01/08/1995
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	16/02/2018	06/04/2023	No Maturity	No Maturity
14	Issuer call	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 21/06/1990 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/11/1990 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 30/11/1990 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 30/08/1991 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 30/01/2022 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 14/09/2023 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a
16	Subsequent call dates	Any Interest Payment Date	Any Interest Payment Date	Any Interest Payment Date	Any Interest Payment Date	n/a	At any time	n/a	n/a	At any time	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6M USD LIBOR + 25bps	6M USD LIBOR + 25bps	3M USD LIBOR + 18.75bps	6M USD LIBOR + 10bps	13.6250%	12.0000%	10.5000%	9.6250%	8.7500%	11.7500%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Partially discretionary	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-Cumulative	Non-Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc
2	Unique Identifier	XS0059171230	XS0066120915	XS0079927850	XS0083932144	GB0005242879	XS0099508698	XS0099507534	XS0099507963	XS0100515336	XS0109722990
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Ineligible	Ineligible	Tier 2	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2
6	Capital Level included within Group	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo
7	Instrument type	Undated subordinated liabilities	Dated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 1	GBP 649	GBP -	GBP -	GBP 14	GBP 5	GBP 1	GBP -	GBP 245	GBP 17
9	Nominal Amount - Currency of Issue (m)	GBP 1	GBP 500	GBP -	GBP -	GBP 15	GBP 5	GBP 1	GBP -	GBP 250	GBP 350
	- Currency of Reporting (m)	GBP 1	GBP 500	GBP -	GBP -	GBP 15	GBP 5	GBP 1	GBP -	GBP 250	GBP 350
9a	Issue price	99.719	99.198	99.453	99.66	100.165	99.283	99.216	99.619	98.754	99.279
9b	Redemption price	100	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10/08/1995	15/05/1996	29/09/1997	10/02/1998	01/03/1999	15/07/1999	15/07/1999	15/07/1999	16/08/1999	30/03/2000
12	Perpetual or dated	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No Maturity	15/05/2021	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	16/08/2019	30/03/2015
14	Issuer call	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 10/08/2015 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 29/09/2023 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 10/02/2023 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Perpetual) Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 15/07/2010 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 15/07/2019 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/07/2029 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	Every 5 years	n/a	Every 5 years	Every 5 years	n/a	Every 5 years	Every 5 years	Every 5 years	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.2500%	9.3750%	8.0000%	7.3750%	9.3750%	4.6482%	6.5000%	6.5000%	6.3750%	6.6250%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No
22	Non-cumulative or cumulative	Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No
37	Non-compliant features	Step-up	n/a	Step-up	Step-up	n/a	Step-up	Step-up	Step-up	n/a	n/a

Capital instruments main features

1	Issuer	HBOS plc	Lloyds Bank plc	Lloyds Banking Group plc	HBOS plc	HBOS plc	HBOS plc	Lloyds Bank plc	HBOS plc	HBOS plc	Lloyds Bank plc
2	Unique Identifier	XS0111599311	XS0119742103	XS0145407507	XS0158313758	XS0165449736	XS0166717388	XS0169667119	XS0177955381	US4041A2AF14 / US4041A3AG79	XS0195762991
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	New York	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Ineligible	Ineligible	Tier 2	Ineligible	Ineligible	Ineligible	Tier 2	Ineligible
6	Capital Level included within Group	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo
7	Instrument type	Undated subordinated liabilities	Dated subordinated liabilities	Preference shares	Undated subordinated liabilities	Dated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 4	GBP 78	GBP 10	GBP 4	GBP 34	GBP 3	GBP 2	GBP 49	GBP 428	GBP 381
9	Nominal Amount - Currency of Issue (m)	GBP 4	EUR 100	GBP 10	GBP 9	EUR 1,000	GBP 4	GBP 2	EUR 68	USD 750	GBP 350
	- Currency of Reporting (m)	GBP 4	GBP 78	GBP 10	GBP 9	GBP 780	GBP 4	GBP 2	GBP 53	GBP 481	GBP 350
9a	Issue price	100.184	100	99.879	99.415	99.644	99.634	99.766	99.496	98.807	99.092
9b	Redemption price	100	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	26/05/2000	04/12/2000	28/03/2002	28/11/2002	20/03/2003	14/04/2003	09/06/2003	14/10/2003	30/10/2003	09/07/2004
12	Perpetual or dated	Perpetual	Dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No Maturity	04/12/2020	No Maturity	No Maturity	20/03/2015	No Maturity	No Maturity	No Maturity	01/11/2033	09/07/2025
14	Issuer call	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 26/05/2016 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 7/06/2032 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 28/11/2025 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 14/04/2022 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 09/12/2016 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 14/10/2015 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 09/07/2020 Reg Call = No Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	Every 5 years	n/a	Every 5 years	Any Reset Date	n/a	Every 5 years	Every 5 years	Any Interest Payment Date	n/a	Any Interest Payment Date

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed to Floating
18	Coupon rate and any related index	7.5000%	6M EURIBOR + 50bps	6.0000%	5.7500%	4.8750%	5.7500%	5.1250%	5.1250%	6.0000%	5.7500%
19	Existence of a dividend stopper	No	No	No	No	No	Yes	Yes	Yes	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Mandatory	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes
22	Non-cumulative or cumulative	Cumulative	Non-Cumulative	Cumulative	Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes
37	Non-compliant features	Step-up	n/a	Step-up	Step-up	n/a	Step-up	Step-up	Step-up	n/a	Step-up

Capital instruments main features

1	Issuer	HBOS plc	HBOS plc	HBOS plc	HBOS plc	HBOS plc	Lloyds Bank plc	LBG Capital No.2 plc	LBG Capital No.2 plc	LBG Capital No.1 plc	LBG Capital No.2 plc
2	Unique Identifier	XS0205326290	XS0214965534	XS0324964666	XS0355554717	US4041A2AH79 / US4041A3AH52	XS0366686284	XS0459088794	XS0459089412	XS0459091236	XS0459087986
3	Governing law(s) of the instrument	English	English	English	English	New York	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes
8	Regulatory capital value (m)	GBP -	GBP 485	GBP 144	GBP 172	GBP 812	GBP 750	GBP 349	GBP 423	GBP 128	GBP 76
9	Nominal Amount - Currency of Issue (m)	GBP -	EUR 750	EUR 160	EUR 175	USD 2,000	GBP 750	EUR 614	EUR 487	EUR 226	EUR 125
	- Currency of Reporting (m)	GBP -	GBP 585	GBP 125	GBP 136	GBP 1,283	GBP 750	GBP 479	GBP 379	GBP 176	GBP 98
9a	Issue price	99.014	98.876	100	100	99.584	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15/11/2004	17/03/2005	15/10/2007	08/04/2008	21/05/2008	29/05/2008	01/12/2009	01/12/2009	01/12/2009	01/12/2009
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	18/03/2030	30/06/2021	08/04/2023	21/05/2018	29/05/2020	12/05/2020	21/12/2019	14/10/2020	07/02/2020
14	Issuer call	Yes	Yes	No	No	No	Yes	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 15/11/2019 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 18/03/2025 Reg Call = No Tax Call = Yes Redemption Price = 1,000.00	Optional Call Date = 18/10/2012 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = 29/05/2015 Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	Every 5 years	Any Interest Payment Date	n/a	n/a	n/a	Any Interest Payment Date	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.6250%	4.5000%	5.3740%	7.0700%	6.7500%	6.9625%	6.3850%	15.0000%	7.6250%	8.8750%
19	Existence of a dividend stopper	Yes	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	No	No	No	Yes	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	Fully	Fully	Fully	Fully
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	Yes	Yes	No	No	No	Yes	No	No	No	No
37	Non-compliant features	Step-up	Step-up	n/a	n/a	n/a	Step-up	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	LBG Capital No.1 plc	LBG Capital No.1 plc	LBG Capital No.2 plc	LBG Capital No.2 plc	LBG Capital No.1 plc	LBG Capital No.1 plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	XS0459090774	XS0459090931	XS0459089255	XS0459089685	XS0473106283 / XS0471767276	XS0473103348 / XS0471770817	XS0497187640	XS0503834821	XS0513760214	US53947NAA28 / US53947QAA58
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	New York

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo
7	Instrument type	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes	Enhanced Capital Notes	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 55	GBP 29	GBP 754	GBP 75	GBP 354	GBP 143	GBP 1,336	GBP 900	GBP 4	GBP 1,313
9	Nominal Amount - Currency of Issue (m)	EUR 95	EUR 53	GBP 703	GBP 68	USD 657	USD 277	EUR 1,500	GBP 750	GBP 24	USD 2,000
	- Currency of Reporting (m)	GBP 74	GBP 41	GBP 703	GBP 68	GBP 421	GBP 178	GBP 1,170	GBP 750	GBP 24	GBP 1,283
9a	Issue price	100	100	100	100	100	100	99.706	99.321	100	99.392
9b	Redemption price	100	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	01/12/2009	01/12/2009	01/12/2009	01/12/2009	15/12/2009	17/12/2009	24/03/2010	20/04/2010	01/06/2010	14/09/2010
12	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	12/03/2020	12/03/2020	21/12/2019	22/01/2029	No Maturity	No Maturity	24/03/2020	22/04/2025	01/06/2020	14/09/2020
14	Issuer call	No	No	No	No	Yes	Yes	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 15/06/2020 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 17/12/2021 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	n/a	n/a	n/a	n/a	Any Interest Payment Date	Any Interest Payment Date	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.3750%	3M EURIBOR + 310bps	15.0000%	15.0000%	8.0000%	8.5000%	6.5000%	7.6250%	7.3750%	6.5000%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	Yes	Yes	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Cumulative	Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	Group's consolidated Core Tier 1 ratio falls below 5%	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	Fully	Fully	Fully	Fully	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	GBP 0.592093 per ordinary share subject to adjustments	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	Yes	Yes	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	Step-up	Step-up	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	XS0717735400	XS0717735582	XS0717735822	CA539473AP32	AU3CB0187201	XS0744444588	US53944YAA10
3	Governing law(s) of the instrument	English	English	English	English	English	English	New York
	Regulatory treatment							
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 919	GBP 469	GBP 367	GBP 216	GBP 227	GBP 129	GBP 645
9	Nominal Amount - Currency of Issue (m)	EUR 1,147	GBP 466	USD 568	CAD 387	AUD 417	EUR 154	USD 1,000
	- Currency of Reporting (m)	GBP 894	GBP 466	GBP 364	GBP 214	GBP 219	GBP 120	GBP 642
9a	Issue price	99.967	99.639	99.656	99.647	100	99.413	99.435
9b	Redemption price	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/12/2011	16/12/2011	16/12/2011	16/12/2011	19/12/2011	10/02/2012	04/11/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/12/2021	16/12/2021	16/12/2021	16/12/2021	19/12/2021	12/02/2024	04/11/2024
14	Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 16/06/16 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/06/16 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/06/16 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 16/06/16 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 19/06/16 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = 12/02/19 Reg Call = Yes Tax Call = Yes Redemption Price = 100	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Coupons / dividends							
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	11.8750%	10.7500%	9.8750%	10.1250%	13.0000%	10.3750%	4.5000%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Dated
8	Regulatory capital value (m)	GBP 150	GBP 500	GBP 300	GBP 390	GBP 250	GBP 500	GBP 300	GBP 2,000	GBP 95	GBP 1,000
9	Nominal Amount - Currency of Issue (m)	GBP 150	GBP 500	GBP 300	EUR 500	GBP 250	GBP 500	GBP 300	GBP 2,000	JPY 17,000	GBP 1,000
	- Currency of Reporting (m)	GBP 150	GBP 500	GBP 300	GBP 390	GBP 250	GBP 500	GBP 300	GBP 2,000	GBP 91	GBP 1,000
9a	Issue price	100	100	100	100	100	100	100	100	101	100
9b	Redemption price	100	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/01/2004	30/04/2004	30/06/2003	10/06/2002	20/12/2002	31/10/2003	30/01/2004	30/09/2008	09/02/1996	30/06/2008
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	01/01/2014
14	Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 01/02/2009 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 01/05/2009 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 01/07/2008 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 11/06/2007 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 21/12/2007 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 01/11/2008 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 01/02/2009 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 01/10/2013 Reg Call = No Tax Call = No Redemption Price = 100	Optional Call Date = 09/02/2016 Reg Call = No Tax Call = Yes Redemption Price = 100	n/a
16	Subsequent call dates	At any time after the first call date	At any time after the first call date	At any time after the first call date	At any time after the first call date	At any time after the first call date	At any time after the first call date	At any time after the first call date	At any time after the first call date	Every 5 years after the first call date	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed to floating	Floating
18	Coupon rate and any related index	3M LIBOR + 190 bps	3M LIBOR + 190 bps	3M LIBOR + 190 bps	3M EURIB + 128 bps	3M LIBOR + 190 bps	3M LIBOR + 190 bps	3M LIBOR + 190 bps	3M LIBOR + 133 bps	4.2500%	3M LIBOR + 67 bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	Yes	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Partially discretionary - existance of a dividend pusher	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	Yes	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	Yes	Yes
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	step-up interest rate	Holder can accelerate repayment of principal

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
8	Regulatory capital value (m)	GBP 200	GBP 460	GBP 159	GBP 160	GBP 845	GBP 216	GBP 187	GBP 137	GBP 35	GBP 31
9	Nominal Amount - Currency of Issue (m)	USD 361	USD 1,095	USD 854	USD 243	GBP 1,005	GBP 773	GBP 614	GBP 517	GBP 101	GBP 91
	- Currency of Reporting (m)	GBP 232	GBP 703	GBP 548	GBP 156	GBP 1,005	GBP 773	GBP 614	GBP 517	GBP 101	GBP 91
9a	Issue price	100	100	100	100	100	100	100	100	100	100
9b	Redemption price	111.64	113.68	113.97	112.62	78.41	95.45	117.46	113.88	79.95	105.53
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	19/03/2020	15/06/2020	02/11/2020	17/12/2021	23/12/2019	19/03/2020	12/05/2020	25/08/2020	31/01/2022	16/12/2019
14	Issuer call	No	No	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.1783%	10.2071%	10.2431%	10.3329%	10.5494%	10.6106%	10.6712%	10.6993%	10.7579%	10.8523%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
8	Regulatory capital value (m)	GBP 77	GBP 3	GBP 59	GBP 57	GBP 37	GBP 25	GBP 33	GBP 64	GBP 21	GBP 12
9	Nominal Amount - Currency of Issue (m)	GBP 292	GBP 4	GBP 207	GBP 126	GBP 100	GBP 65	GBP 83	GBP 139	GBP 39	GBP 39
	- Currency of Reporting (m)	GBP 292	GBP 4	GBP 207	GBP 126	GBP 100	GBP 65	GBP 83	GBP 139	GBP 39	GBP 39
9a	Issue price	100	100	100	100	100	100	100	100	100	100
9b	Redemption price	111.71	115.48	98.82	116.57	94.79	89.02	75.33	104.75	91.49	98.07
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	17/12/2019	16/12/2019	07/02/2020	09/12/2019	14/09/2023	10/08/2020	10/12/2024	15/07/2020	02/09/2024	04/11/2020
14	Issuer call	No	No	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.8649%	10.8899%	10.8946%	10.9038%	10.9068%	10.9078%	10.9192%	10.9389%	10.9497%	10.9656%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
8	Regulatory capital value (m)	GBP 36	GBP 87	GBP 16	GBP 21	GBP 429	GBP 27	GBP 21	GBP 20	GBP 85	GBP 60
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 83 GBP 83	GBP 92 GBP 92	GBP 57 GBP 57	GBP 67 GBP 67	EUR 603 GBP 470	EUR 30 GBP 23	GBP 92 GBP 92	GBP 84 GBP 84	EUR 115 GBP 90	EUR 78 GBP 61
9a	Issue price	100	100	100	100	100	100	100	100	100	100
9b	Redemption price	120.97	74.93	98.68	101.85	81.70	175.95	114.69	120.38	105.60	116.56
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011	20/12/2011
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/09/2024	22/01/2029	10/02/2023	29/09/2023	23/12/2019	12/03/2020	16/07/2029	07/06/2032	07/02/2020	13/03/2020
14	Issuer call	No	No	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	11.0170%	11.0725%	11.1864%	11.2140%	11.3487%	11.4220%	11.4620%	11.5228%	11.7741%	11.8065%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	English	English	English	English

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Ineligible
6	Capital Level included within Group	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated	Dated	Dated	Undated
8	Regulatory capital value (m)	GBP 375	GBP 119	GBP 144	GBP 114
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	EUR 496 GBP 386	EUR 532 GBP 415	EUR 176 GBP 138	GBP 114 GBP 114
9a	Issue price	100	100	100	100
9b	Redemption price	126.84	126.76	123.15	100.00
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/12/2011	20/12/2011	20/12/2011	28/03/2002
12	Perpetual or dated	Dated	Dated	Dated	Perpetual
13	Original maturity date	12/05/2020	25/05/2020	14/10/2020	No Maturity
14	Issuer call	No	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	Optional Call Date = 07/06/2032 Reg Call = No Tax Call = Yes Redemption Price = 100
16	Subsequent call dates	n/a	n/a	n/a	Every 5 years after the first call date

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	11.8415%	11.8454%	11.8787%	6.0000%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior unsecured
36	Non-compliant transitional features	No	No	No	Yes
37	Non-compliant features	n/a	n/a	n/a	step-up interest rate