LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES -MAIN FEATURES REPORT

30 JUNE 2024

Capital Instruments and Eligible Liabilities - Main Features Report

Supplement to the Lloyds Banking Group 2024 Half-Year Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2024 Half-Year Pillar 3 Disclosures, available from www.lloydsbankinggroup.com/investors/financial-downloads.html. The report has been prepared in accordance with the Disclosure section of the PRA Rulebook.

In addition the report identifies and provides a description of the main features of those instruments that are recognised as MREL resources in accordance with the Bank of England's MREL framework (Minimum Requirement for Own Funds and Eligible Liabilities).

Assumptions on the regulatory treatment of the capital instruments and eligible liabilities described herein reflect the Group's interpretation of current rules and guidance.

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.

1. Instruments that are currently or were previously recognised for both regulatory capital and MREL purposes

Equity

Capital instruments main features					
1 Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3 Governing law(s) of the instrument	Scottish	English	English	Scottish	Scottish
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Regulatory treatment					
4 Transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5 Post-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo	Sub-consolidated	Solo
7 Instrument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8 Regulatory capital value (m)	GBP 6252	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9 Nominal Amount - Currency of Issue (m)	GBP 6252	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
- Currency of Reporting (m)	GBP 6252	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9a Issue price	-	-	-	-	
9b Redemption price	-	-	-	-	
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	-				
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	-	-	-	-	· · · ·
14 Issuer Call subject to prior supervisory approval if required	No	No	No	No	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	No	No	Ne	No
22 Non-cumulative or 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
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	No	No	No	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	-	-	-	-	-
34a Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory
34b Ranking of the instrument in normal insolvency proceedings	-	-	-		
35 Instrument type immediately senior	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
36 Non-compliant transitional features	No	No	No	No	No
37 Non-compliant features	-	-	-	-	

Additional Tier 1

	ditional Tier 1								
	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plo USG5533WAA56 /	Lloyds Banking Group plc US539439AE93 /	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	GB00B3KS9W93	GB00B3KSB238	GB00B3KSB568	USG5533WAA56 / US539439AC38	US539439AE93 / US539439AF68	XS1043545059	XS1043552261	XS2575900977
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public		Public	Public	Public
							English (subordination and	English (subordination and	
3	Governing law(s) of the instrument	Scottish	Scottish	Scottish	Scottish	Scottish	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Contractual
	authorities								
	ilatory treatment								
	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
	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated Preference shares	Consolidated Preference shares	Consolidated Preference shares	Consolidated Preference shares	Consolidated Preference shares	Consolidated	Consolidated	Consolidated
	Instrument type	GBP 0	GBP 0	GBP 0	Preference shares GBP 0	GBP 0	Other Equity Instruments GBP 622	Other Equity Instruments GBP 750	Other Equity Instruments GBP 749
	Regulatory capital value (m) Nominal Amount - Currency of Issue (m)	GBP 0 GBP 253	GBP 0 GBP 44	GBP 0 GBP 47	USD 49	USD 38	GBP 622 EUR 750	GBP 750 GBP 750	GBP 749 GBP 750
9	- Currency of Reporting (m)	GBP 253 GBP 253	GBP 44 GBP 44	GBP 47 GBP 47	GBP 39	GBP 30	GBP 636	GBP 750 GBP 750	GBP 750
9a	Issue price	£0.25 + premium of £0.75 per	£0.25 + premium of £0.75 per		\$0.25+ premium of \$999.75		100	100	100
		Preference Share	Preference Share	Preference Share	per Preference Share	per Preference Share			
	Redemption price	n/a	n/a	£1 per Preference Share			100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	16/01/2009	16/01/2009	16/01/2009	16/01/2009	16/01/2009	01/04/2014	01/04/2014	17/01/2023
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	No	No		Yes		Yes	Yes	Yes
		Optional Call Date = No	Optional Call Date = No	Optional Call Date = 15/09/2024	Optional Call Date = 01/10/2035	Optional Call Date = 21/05/2037	Optional Call Date =	Optional Call Date =	Optional Call on any date between 27/03/2028 &
		Reg Call = No	Reg Call = No	15/09/2024 Reg Call = No	Reg Call = No	21/05/203/ Reg Call = No	27/06/2025	27/06/2029	27/09/2028 inclusive
15	Optional call date, contingent call dates and redemption amount	Tax Call = No	Tax Call = No	Tax Call = No	Tax Call = No	Tax Call = No	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
		Redemption Price = n/a	Redemption Price = n/a	Redemption Price = £1 per	Redemption Price = \$1,000		Tax Call = Yes Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes
				Preference Share	per Preference Share	per Preference Share	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	Every 5 years	Any Dividend Payment Date	Any Dividend Payment Date	Every 5 years	Every 5 years	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each
									fifth anniversary thereafter)
	pons / dividends	Final	Fired	Final	Final to Floring	Final to Floring	Final	Final	
17	Fixed or floating dividend / coupon	Fixed	Fixed 9.7500%	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	9.2500%	9.7500%	6.4750%	6.4130%	Fixed to Floating 6.6570% Yes	Fixed 4.9470% No	Fixed 7.8750% No	
17 18 19	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	9.2500% Yes	9.7500% Yes	6.4750% Yes	6.4130% Yes	6.6570% Yes	4.9470% No	7.8750% No	Fixed 8.5000% No
17 18 19 20a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	9.2500% Yes Partially discretionary	9.7500% Yes Partially discretionary	6.4750% Yes Partially discretionary	6.4130% Yes Partially discretionary	6.6570% Yes Partially discretionary	4.9470% No Fully discretionary	7.8750% No Fully discretionary	Fixed 8.5000% No Fully discretionary
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	9.2500% Yes	9.7500% Yes	6.4750% Yes	6.4130% Yes	6.6570% Yes Partially discretionary	4.9470% No	7.8750% No	Fixed 8.5000% No
17 18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	9.2500% Yes Partially discretionary Partially discretionary	9.7500% Yes Partially discretionary Partially discretionary	6.4750% Yes Partially discretionary Partially discretionary No	6.4130% Yes Partially discretionary Partially discretionary No	6.6570% Yes Partially discretionary Partially discretionary No	4.9470% No Fully discretionary Fully discretionary	7.8750% No Fully discretionary Fully discretionary	Fixed 8.5000% No Fully discretionary
17 18 19 20a 20b 21 22	Fixed or floating, dividend / coupon Coupon rate and any related Index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stap up or other incentive to redeem	9.2500% Yes Partially discretionary Partially discretionary No	9.7500% Yes Partially discretionary Partially discretionary No	6.4750% Yes Partially discretionary Partially discretionary	6.4130% Yes Partially discretionary Partially discretionary	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative	4.9470% No Fully discretionary Fully discretionary No	7.8750% No Fully discretionary Fully discretionary No	Fixed 8:5000% No Fully discretionary Fully discretionary No
17 18 19 20a 20b 21 22	Fixed or floating dividend roupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	9.2500% Yes Partially discretionary Partially discretionary No Non-currulative Convertible Statutory bai-in by UK	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.4130% Yes Partially discretionary Partially discretionary No Non-currulative Convertible Statutory ball-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Coruy's fully Loaded CET1 ratio falls below	7.8750% No Fully discretionary Fully discretionary No Non-currulative Convertible Lloyds Banking foroury's fully loaded CET1 ratio falls below	Fixed 8.500% Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully Loaded CET ratio falls below
17 18 19 20a 20b 21 22 23 24	Fixed or floating dividend coupon Coupon rate and any related index Existence of a dividend stopper Fally discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s)	9.2500% Ves Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Fixed 8.5000% Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 78%
17 18 19 20a 20b 21 22 23 24 25	Field of Toalmig dividend roupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of alse up or other incentive to redeem Nen-scrutability or cumulative Convertible or non-convertible If convertible, conversion in tigger(s) If convertible, fully or partially	9.2500% Yes Partially discretionary Non-curulative Convertible Statutory bail-h by UK resolution authority at point of non-viability nla	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by Ur resolution authority at point of non-viability non-viability	6.4750% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-n by UK resolution authority at point of non-viability n'a	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Staturoy bai-h by Ul resolution authority at point of non-viability n/at/	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-h by UK resolution authority at point of non-viability na	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Loyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	7.8750% No Fully discretionary Non-cunulative Convertible Loyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Fixed 8.5000% Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
17 18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend coupon Coupon rate and any intelled index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Conventibe Statutory bail-in by UK resolution authority at point of non-vizibility non-vizibility na n/a	9.7500% Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability	6.4750% Ves Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability non-viability ni nía nía	6.4.130% Yes Partially discretionary Partially discretionary Non-cumulative Conventibe Statutory bail-in by UK resolution authority at point of non-vitability non-vitability non-vitability	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Conventible Statutory bail-in by UK resolution authority at point of non-viability non-viability nationary of the statutory nationary o	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertibul Lloyds Banking Group's tully loaded CET1 ratio fails below 7% Fully 60.768	7.8750% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633	Fixed 8.5000% Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Barking Group's fully loaded CET1 ratio fails below 7% Fully & 0.633
17 18 19 20a 21 22 23 24 24 25 26 27	Field of Braining dividend roupon Coupon nete and any related indox Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stee up or other incentive to redeem Non-scrutabilities or conversition Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, and to your plant and conversion	9.2200% Yes Partially discretionary Partially discretionary Non-curvid Non-curvid Statutory bail-in by UK resolution authority at point of resolution authority at point of non-viability national national national national national national national national national national national national national nation	9.7500% Yes Partially discretionary Partially discretionary Non-curve Statutory bail-in by UK resolution authority at point of non-viability via non-viability nationary of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory of the statutory nationary of the statutory of the statutory nationary of the statutory of the statutor	6 4750% Yes Partially discretionary Partially discretionary Non-UmUd Non-UmUd Convertible Statutory ball-in by UK resolution autionty at point of non-viability nda n'a n'a	6.4.130% Yes Partially discretionary Partially discretionary Non-unuality Convertible Statutory ball-h by UK resolution authority at point of non-viability n/a n/a n/a	6.6.570% Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability relation authority at point of non-viability na na na na	4.9470% NO Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fulls below 7% Euly 60.768 Mandatory	7,8790% NO Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group? fully loaded CET1 ratio falls below 7% E0.633 Mandatory	Fixed 8.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Loyds Banking Group's fully loaded CET1 ratio fails below 7% Euty 6.5 Fully 6.6 State Fully 6.0 State Fully 8.0 Amatatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Field or Roaling dividend / coupon Coupon rate and any reliated index Existence of a dividend stopper Fully discretionary, antitudy discretionary or mandatory (in terms of timing) Fully discretionary, partitudy discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	9.2800% Ves Partially discretionary Partially discretionary No Non-cumulative Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-ho by UK resolution authority at point of non-viability n/a n/a n/a	6 4 (30)% Yess Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bai-in by Ur resolution authority at point of national participant national p	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-In by UK resolution authority at point of nia nia nia nia nia nia	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 7% Fully 60.76% Mandatory Common Equify Tire1	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below Fully 600000000000000000000000000000000000	Fixed 8.500% Fully discretionary Fully discretionary Non-commission Non-commission Non-commission Non-commission Non-commission Commentia Logids Banking Groups fully loaded CET1 ratio fails below 7% Fully 20.833 Mandatory Commo Equity Tier 1
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Field of Toaling dividend roupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of fiming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step us or other incentive to redeem Nen-scrutablev or councilative Convertible on non-convertible (f convertible, nonversion rigger(s) If convertible, conversion rigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument to convert into	2.500% Yes Partially discretionary Partially discretionary Partially discretionary Non-camulative Non-camulative Statutory bain-in by Ur solution authority at point of resolution authority at point of na na na na na na na	9.7500% Yes Partially discretionary Partially discretionary Non-curve Statutory bail-in by UK resolution authority at point of non-viability via non-viability nationary of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory of the statutory nationary of the statutory of the statutory of the statutory of the statutory nationary of the statutory of the statutory nationary of the statutory of the statutor	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-ho by UK resolution authority at point of non-viability n/a n/a n/a	6 4 (130%) Yes Partially discretionary Partially discretionary Non-cumdative Convertible Convertible Convertible Convertible non-vatabily n/u n/u n/u n/u n/u n/u n/u n/u n/u n/u	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Conventible Statutory bai-in by UK resolution authority at point of naia naia naia naia naia naia naia nai	4.970% No Fully discretionary Fully discretionary Non-cumidative Loyds Banking Groups fully Loyds Banking Groups fully (e0.768 Fully 60.768 Mandatory Common Equity Tiert / Lloyds Banking Group pic	7 3750% No Fully discretionary Fully discretionary Non-camtative Uoyds Banking Group's fully Loyds Banking Group's fully Edition (Common Equity Tier 1) Loyds Banking Group pic Loyds Banking Group pic	Fixed 8.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Loyds Banking Group's fully loaded CET1 ratio fails below 7% Euty 6.5 Fully 6.6 State Fully 6.0 State Fully 8.0 Amatatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Field or Roaling dividend / coupon Coupon rate and any reliated index Existence of a dividend stopper Fully discretionary, antitudy discretionary or mandatory (in terms of timing) Fully discretionary, partitudy discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	2.200% Ves Partially discretionary Partially discretionary Nationary Partially discretionary Non-cumulative Convertible Statutory hair hoy UK resolution authority at point of non-authority non no	9.7500% Pertially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory balin by UI resolution authority at point of un naited the statement of the statement naited the statement of the statement of the statement naited the statement of the statement	6 4/20%) Pertalay discretionary Partialy discretionary National State (State State) Non-cumulative Convertible Statutory shain by UK resolution authority at point of non-viability national state (State State) national state (State) national state (State) national state (State) national state (State) national state (State) national state (State) State (State) Sta	6 4 6100° Ves Partially discretionary Partially discretionary Non-carnetable Statutory Jain by UR resolution authority at point of non-vability nin nin nin nin State See below	6 6570% Pertailly discretionary Partially discretionary Non-carnulative Convertible Statutory Jahn by UK resolution authority at port of non-vability nin nin nin See below	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 7% Fully 60.76% Mandatory Common Equify Tire1	7 3750% No Fully discretionary Fully discretionary Non-camtative Uoyds Banking Group's fully Loyds Banking Group's fully Edition (Common Equity Tier 1) Loyds Banking Group pic Loyds Banking Group pic	Fixed 8.500% No Fully discretionary Fully discretionary Loyds Banking Group's fully Loyds Banking Group's fully Loyds Banking Group Fully Eufly Mardatory Common Equity Tier 1 Loyds Banking Group Fic
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17 18 19 20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a 34b 35 36 37	Field of Robing dividend (coupon Coupon rate and any related indox Existence of a dividend stopper Fully discustionary, antialy discustionary or mandatory (in terms of timing) Fully discustionary, partially discustionary or mandatory (in terms of amount) Existence of site up or other incentive to releven Non-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s) Econvertible, and conversion trigger(s) Econvertible, senser or potional conversion Econvertible, senser or potional conversion Econvertible, senser (instrument it convertis into Wite-down, full or partial If write-down, full or partial If write-down	9 2500% Pertailly discretionary Partially discretionary Nationary Convertible Statutory Jain hoy UK resolution authority at point of nationary of the statutory at point of nationary of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Preference shares ranking pari passu with AT1 debt and Preference shares ranking pari passu with AT1 debt and the statutory bain hoy UK Statutory Leystbankinggout	9 7500% Pertially discretionary Partially discretionary Netraily discretionary Convertible Statutory bain-ho y UR resolution authority at point of netrainary of the statutory bain-ho y UR netrainary of the statutory bain-ho y UR netrainary of the statutory bain-ho y UR Statutory bain-ho y UR Statutory bain-ho y UR Netrainary UR Netrainary OR Netraina	6 4.820% For the second seco	16 4130% Pertailly discretionary Partially discretionary No Non-curvlative Convertible Statutory bain by UK resolution authority at point of n/viability Nviability N	6.6570% Yes Partally discretionary Partally discretionary Non-cumulative Convertible Statutory Jain by UK noise	4 9.970% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Rough Banking Group Fully Gordon Effect Uods Banking Group Fully Gordon Equity Tier 1 Lloyds Banking Group Fully Rough Banking Rough Banking State Rough Banking State Rough Banking Rough Banking State Rough Banking Rough Ban	1 7 8750% No Fully discretionary Fully discretionary Fully discretionary I object Banking Group fully loaded CET1 ratio fails below 7% Fully Commo Fauly Tier 1 Lloyds Banking Group fully Commo Fauly Tier 1 Lloyds Banking Group fully No No No No No No No No No No	Fixed 8.500%5 Fully discretionary Fully discretionary Fully discretionary Networks of the second Convention (Loyds Banking Gony fully 1.02633 Mandatory 7% Fully 2.0333 Mandatory 7% Fully 0.0353 Mandatory 7% 0.03577 0.03577 0.03577 0.03577 0.03577 0.03577
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34a 34b 35 36 37	Field of Braining dividend i coupon Coupon rate and any related indox Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of ale up or other incentive to relatem Non-curvetible or non-convertible if convertible, nonversion trigger(s) if convertible, nonversion trigger(s) if convertible, and targer or any other incentive if convertible, and targer of starger or any other incentive if convertible, and targer or any other incentive if convertible, and targer or any other incentive if convertible, any other instrument it convertis into White-down, full or partiall if write-down, write-down, second write-writ	9 2500% Partially discretionary Partially discretionar	9 7500% Partially discretionay Partial of the participation of the partited of the participation of	6 4/80% Pertaily discretionary Partialy discr	6 4 130% Ves Ves Partially discretionay Partial discretionay Partial discretionay Non-Convertible Statutory Jahin by UK resolution authority at point on non the statutory Jahin by UK resolution authority at point on non the statutory Jahin by UK resolution authority at point on the statutory Jahin by UK resolution authority at point on non the statutory Jahin by UK Contractuat Preference shares ranking pari passa with A11 debt and service to CET1 Undated Tier 2 Ves Subodrimation the Subodrimat	6.6570% Ves Pertaily discritionary Partialy discritionary Non-currulative Convertible Statutory bain by UK resolution authority at point of non-bain by non-bain non non set bain by non-bain non non non non non non non-bain	4. 93703 10 10 10 10 10 10 10 10 10 10 10 10	1 7 8750% 1 7 8750% 1 7 8750% 1 7 817 8 1 7 8 1 1 7 8 1 1 7 8 1 1 7 1 1 1 1	Fixed 8 500% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-currulative Convertible Logds Banking Corup Ed Banking Group Ed Mandatory Commo Equity Ter 1 Licyds Banking Group Ed No Na Na Na Na Na Na Na Na Na Na
17 18 19 20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a 34b 35 36 37	Field of Robing dividend (coupon Coupon rate and any related indox Existence of a dividend stopper Fully discustionary, antialy discustionary or mandatory (in terms of timing) Fully discustionary, partially discustionary or mandatory (in terms of amount) Existence of site up or other incentive to releven Non-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s) Econvertible, and conversion trigger(s) Econvertible, senser or potional conversion Econvertible, senser or potional conversion Econvertible, senser (instrument it convertis into Wite-down, full or partial If write-down, full or partial If write-down	9 2500% Pertailly discretionary Partially discretionary Nationary Convertible Statutory Jain hoy UK resolution authority at point of nationary of the statutory at point of nationary of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Presolution authority at point of nationary of the statutory of the statutory bain hoy UK Preference shares ranking pari passu with AT1 debt and Preference shares ranking pari passu with AT1 debt and the statutory bain hoy UK Statutory Leystbankinggout	9 7500% Pertially discretionary Partially discretionary Netraily discretionary Convertible Statutory bain-ho y UR resolution authority at point of netrainary of the statutory bain-ho y UR netrainary of the statutory bain-ho y UR netrainary of the statutory bain-ho y UR Statutory bain-ho y UR Statutory bain-ho y UR Netrainary UR Netrainary OR Netraina	6 4.820% For the second seco	16 4130% Pertailly discretionary Partially discretionary No Non-curvlative Convertible Statutory bain by UK resolution authority at point of n/viability Nviability N	6.6570% Yes Partally discretionary Partally discretionary Non-cumulative Convertible Statutory Jain by UK noise	4 9.970% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Rough Banking Group Fully Gordon Effect Uods Banking Group Fully Gordon Equity Tier 1 Lloyds Banking Group Fully Rough Banking Rough Banking State Rough Banking State Rough Banking Rough Banking State Rough Banking Rough Ban	1 7 8750% N 1 7419/ discretionary Fully for the fully fully fo	Fixed 8.500%5 Fully discretionary Fully discretionary Fully discretionary Networks of the second Convention (Loyds Banking Gony fully 1.02633 Mandatory 7% Fully 2.0333 Mandatory 7% Fully 0.0353 Mandatory 7% 0.03577 0.03577 0.03577 0.03577 0.03577 0.03577

Capi	tal instruments main features

Capi	tal instruments main features							
1	Issuer	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc
		Markets plc	Markets plc					
2	Unique Identifier	n/a	n/a	US539439AU36	US53944YAJ29	XS2080995405	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Public	Public	Public	Private	Private
				New York (subordination and	New York (subordination and	New York (subordination and		English (subordination
3	Governing law(s) of the instrument	English	English	waiver of right to set off	waiver of right to set off	waiver of right to set off	English	provisions governed by
		-	-	governed by Scots law)	governed by Scots law)	governed by Scots law)	-	Scottish law)
2-	Contractual recognition of write down and conversion powers of resolution	- (-	-1-	Constant at unit	Gentreatural	Contractual	- (-	-1-
3a	authorities	n/a	n/a	Contractual	Contractual	Contractual	n/a	n/a
Rea	latory treatment							
	Transitional CRR rules	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	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Consolidated	Consolidated	Consolidated	Solo and Sub-consolidated	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 219	GBP 300	GBP 1,137	GBP 396	GBP 500	GBP 497	GBP 350
9	Nominal Amount - Currency of Issue (m)	EUR 250	USD 400	USD 1,500	USD 500	GBP 500	GBP 500	GBP 350
	- Currency of Reporting (m)	GBP 212	GBP 317	GBP 1,187	GBP 396	GBP 500	GBP 500	GBP 350
9a	Issue price	100	100	100	100	100	99.3	100
		100	100	100	100	100	100	100
9b	Redemption price							
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	25/05/2018	25/05/2018	10/10/2018	19/06/2019	20/11/2019	20/11/2019	17/01/2023
12	Perpetual or dated	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
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes
						Optional Call on any date	Optional Call on any date	
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	between 27/12/2024 &	between 27/12/2024 &	Optional Call Date =
		25/05/2028	25/05/2025	27/09/2025	27/06/2026	27/06/25 inclusive	27/06/25 inclusive	27/03/2028
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
-								
16	Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	27/06/30 and every 5	27/06/30 and every 5 years thereafter	Any Coupon Payment Date
L						years thereafter	years thereafter	
	oons / dividends							
17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	3M EUR LIBOR +489bps	SOFR+4.46%	7.5000%	6.7500%	5.1250%	5.7300%	SONIA+5.025%
19	Existence of a dividend stopper	No	No	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, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
			T ully discretionally	T dily discretional y	T dily discretionary			T dily discretional y
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	Convertible	Convertible	Convertible	Non-convertible	Non-convertible
				Lloyds Banking Group's fully	Lloyds Banking Group's fully	Lloyds Banking Group's fully		
24	If convertible, conversion trigger(s)	n/a	n/a	loaded CET1 ratio falls below	loaded CET1 ratio falls below	loaded CET1 ratio falls below	n/a	n/a
				7%	7%	7%		
25	If convertible, fully or partially	n/a	n/a	Fully	Fully	Fully	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	\$0.821	\$0.803	£0.633	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	Mandatory	Mandatory	Mandatory	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a		indidatory				
				Common Equity Tior 1	Common Equity Tior 1	Common Equity Tior 1		
			n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a
30	If convertible, specify issuer of instrument it converts into	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a n/a	n/a n/a
	It convertible, specify issuer of instrument it converts into Write-down features						n/a n/a Yes	n/a n/a Yes
	Write-down features	n/a Yes	n/a Yes	Lloyds Banking Group plc No	Lloyds Banking Group plc No	Lloyds Banking Group plc No	n/a n/a Yes Lloyds Bank Pic's solo and/or	n/a n/a Yes Bank of Scotland Pic's solo
31		n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	n/a n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls
31	Write-down features If write-down, write-down trigger(s)	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc No n/a	Lloyds Banking Group plc No n/a	Lloyds Banking Group plc No n/a	n/a n/a Yes Lloyds Bank PIc's solo and/ully loaded sub-consolidated fully loaded CET1 ratio falls below 7%	n/a n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7%
31 32	Write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, full or partial	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	Lloyds Banking Group plc No n/a n/a	Lloyds Banking Group plc No n/a n/a	Lloyds Banking Group plc No n/a n/a	n/a n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	n/a n/a Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full
31	Write-down features If write-down, write-down trigger(s)	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	Lloyds Banking Group plc No n/a	Lloyds Banking Group plc No n/a	Lloyds Banking Group plc No n/a	n/a n/a Yes Lloyds Bank PIc's solo and/ully loaded sub-consolidated fully loaded CET1 ratio falls below 7%	n/a n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7%
31 32	Write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, full or partial	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	Lloyds Banking Group plc No n/a n/a	Lloyds Banking Group plc No n/a n/a	Lloyds Banking Group plc No n/a n/a	n/a n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	n/a n/a Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full
31 32 33	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If twrite-down, description of write-up mechanism	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	Lloyds Banking Group plc No n/a n/a n/a	Lloyds Banking Group plc No n/a n/a n/a	Lloyds Banking Group plc No n/a n/a n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent	n/a n/a Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full
31 32 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If twrite-down, description of write-up mechanism	n/a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a Yes LBCM plo's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	Lloyds Banking Group plc No n/a n/a n/a Contractual	Lloyds Banking Group plc No n/a n/a n/a Contractual	Lloyds Banking Group plc No n/a n/a n/a Contractual	n/a n/a Na Lloyds Bank Pic's olo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, suitor partial Write-down, peament or temporary If temporary write-down, description of write-up mechanism Type of subordination	nía Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent nía Contractual Subordinated debt qualifying	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying	Lloyds Banking Group ple No n/a n/a n/a Contractual Subordinated debt qualifying	n/a n'à Nyes Lloyds Bank Pic's solo andior sub-consolidated fully loaded CE11 raio fails belew 7% Full Permanent n'a Contractual Subordinated debt qualifying	n'a n/a Yes Bank of Scotland Pic's solo fully loaded CET 1 ratio fails below 7% Full Permanent n'a Contractual Subordinated debt qualifying
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If twrite-down, description of write-up mechanism	n/a Ves LBCM pic's solo fully loaded CET i ratio fails below 7% Full Permanent n/a Contractual Subordinated debt qualifying as ATI ranking Junio to	n/a Yes LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking Junio to	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as ATI raking Junio to	Lloyds Banking Group plc No n/a n/a Contractual Subordinated debt qualifying as ATI raking Junio to	Lloyds Banking Group plc No nla nla nla Contractual Subordinated debt qualifying as ATI raking junio to	n/a n/a n/a n/a n/a Ves sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking Junio fo	n/a n/a n/a Yes Bank of Scotland P'es sol fully loaded CET1 ratio fails below 7% Full Permanent n/a Contractual Subordinated debt qualifying as A11 ranking junior to
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, suitor partial Write-down, peament or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	r/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Lloyds Banking Group plc No n/a n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tiez and senior to	Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tiez and senior to	Lloyds Banking Group ple No n/a n/a n/a Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tiez and senior to	n'a n'a Lloyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio fails belwn 7%. Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Bank of Scotland Pic's sole fully loaded CET1 ratio fails below 7% Full Permanent n/a Subordinated deth qualifying as AT1 ranking junior to Undated Tier 2 and senior to
31 32 33 34 34a 34b	Write-down features If write-down, write-down trigger(s) If write-down, suitor partial Write-down, peament or temporary If temporary write-down, description of write-up mechanism Type of subordination	nía Yes LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent nía Subordinated debt qualifying as AT1 ranking junio'to Undated Tier 2 and senior to CET1	Na Yes LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent na Contractual Subordinated debt qualifying as AT1 enking Junio to Undated Tier 2 and senior to CET1	Lloyds Banking Group plc No Na Na Na Contractual Subordinated debt qualifying as ATT raking Junio to Undated Tier 2 and senior to CETT	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 raking Junio to Undated Tier 2 and senior to CET11	Lloyds Banking Group pic No nia nia nia Contractual Subordinated debt qualifying as ATT anking Junio to Undated Tier 2 and senior to CETIT	nía nía nía Lloyds Bank Pic's solva ea Lloyds Bank Pic's solva sub-consolidated fully loaded CET1 ratio falls belów 7% Full Permanent nía Contractual Subordinated debt qualifying as AT1 ranking Juriot to Undated Tier 2 and senior to CET1	n/a n/a Bank of Scotland Pic's solo fully loaded CET1 ratio fails below 7% Full Permanent n/a Contractual Subordinated by qualifying as A11 ranking junior to Undated Tier 2 and senior to CET1
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, suitor partial Write-down, peament or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	r/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Lloyds Banking Group pic No Na Na Na Na Contractual Subordinated dest qualifying as AT1 ranking junior to Undated Tie 2 and senior to CET1 Prior to conversion trigger	Lloyds Banking Group pic No Na Na Na Contractual Subordinated bet qualifying as AT1 ranking junior to Undated Tire 2 and senior to Undated Tire 2 and senior to Director thigter	Lloyds Banking Group pic No Na nia nia Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 and senior to	n'a n'a Lloyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio fails belwn 7%. Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Bank of Scotland Pic's sof fully loaded CET1 ratio fails below 7% Full Permanent n/a Subordinated det qualifying as AT1 ranking junior to Undated Tier 2 and serior to
31 32 33 34 34a 34b 35	Write-down features If write-down, write-down trigger(s) If write-down, suitor partial Write-down, summer to temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	nía Yes LBCM pic's solo fully loaded CET1 ratio falls belven 7% Permanent nía Subordinated debt qualifying as AT1 raking Junior to Undated Tier 2 and senior to CET1 Dated Tier 2	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Permanent Onfractual Subordinated deb qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	Lloyds Banking Group pic No Na Na Na Na Na Na Subordinated debt qualifying as AT1 anking junior to Undated Tier 2 and senior to CET1 Priot to conversion tigger Undated Tier 2	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 raking Junio to Undated Tier 2 and senior to CET11 Pior to conversion trigger Undated Tier 2	Lloyds Banking Group pic No Na Na Na Contractual Subordinated debt qualifying as ATT raking Junio to Undated Tier 2 and senior to CETT1 Prior to conversion trigger Undated Tier 2	n'a nik Veyds Bank Pic's sole so Lloyds Bank Pic's sole CET1 ratio falls below 7%. Full Operanaent Onto Subortinated deb qualifying as AT1 ranking junior to Undated Tier 2 and servico UET1 Undated Tier 2	n'a n'a Bank of Scotland Pir's solo fully loaded CET tratio fails below 7% Full Peramanent Contractual Subordnated deht qualifying as ATT andhing junior to Undated Tier 2 and senior to CET1 Undated Tier 2
31 32 33 34 34a 34b 35 35 36	Wite-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, fuil or partial Write-down, memeriter temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Nor-compliant transitional features	nia Yes LBCM pic's solo fully leaded CET1 ratio fails below 7% Full Permanent Nia Subordinated dei nauffyrig as AT1 ranking junior to Undated Tier 2 and serior to CET1 Date Tier 2 No	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated det qualifying as AT1 ranking junicr to Undated Tier 2 and servicr to ET11 Dated Tier 2 No	Lloyds Banking Group pic No nia nia Contractual Subordinated det Qualifying as AT1 ranking Jurice to Undated Tiez 2 and senior to Contract Tiez 2 and senior to Contact Tiez 2 and senior to No	Lloyds Banking Group pic No nia nia Contractual Subordinated del Qualifying as AT1 ranking Junior to Undated Tire 2 and senior to Undated Tire 2 and senior to ET1 Prior to conversion trigger Undated Tire 2 No	Lloyds Banking Group je No No No No No No No Lloydad Ter 2 Vindad Ter 2 Priro to convension figger Undated Ter 2 Notaded Ter 2 Not Notaded Ter 2 Notaded Ter 2 Notaded Ter 2 Not Notaded Ter 2 Notaded Ter 2	nia ny Ves Lloyds Bank Pic's sol and/or sub-concolidated fully loaded CET1 ratio fails feelow 7% CET1 ratio fails feelow 7% Contractual Remaining the Contractual Subordinated deto qualifying as AT1 ratio quarties for Undated Tier 2 and Detor Undated Tier 2 No	n'a n'à Bank of Scotlan Pir's ado fully loaded CET i nato fails devo 7% Permanent n'n Contractual Subordinated delir qualifym Contractual Undated Tire 2 and search to Undated Tire 2 and search to CETI Undated Tire 2 No
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31 32 33 34 34a 34b 35 35 36	Wite-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, fuil or partial Write-down, memeriter temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Nor-compliant transitional features	nia Yes LBCM pic's solo fully leaded CET1 ratio fails below 7% Full Permanent Nia Subordinated dei nauffyrig as AT1 ranking junior to Undated Tier 2 and serior to CET1 Date Tier 2 No	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated det qualifying as AT1 ranking junicr to Undated Tier 2 and servicr to ET11 Dated Tier 2 No	Lloyds Banking Group pic No nia nia Contractual Subordinated det Qualifying as AT1 ranking Jurice to Undated Tiez 2 and senior to Contract Tiez 2 and senior to Contact Tiez 2 and senior to Contact Tiez 2 and Senior 10 Prior to conversion trigger Undated Tiez 2 No	Lloyds Banking Group pic No nia nia Contractual Subordinated del Qualifying as AT1 ranking Junior to Undated Tire 2 and senior to Undated Tire 2 and senior to ET1 Prior to conversion trigger Undated Tire 2 No	Lloyds Banking Group je No No No No No No No Lloydad Ter 2 Vindad Ter 2 Priro to convension figger Undated Ter 2 Notaded Ter 2 Not Notaded Ter 2 Notaded Ter 2 Notaded Ter 2 Not Notaded Ter 2 Notaded Ter 2	nia ny Ves Lloyds Bank Pic's sol and/or sub-concolidated fully loaded CET1 ratio fails feelow 7% CET1 ratio fails feelow 7% Contractual Remaining the Contractual Subordinated deto qualifying as AT1 ratio quarties for Undated Tier 2 and Detor Undated Tier 2 No	n'a n'à Bank of Scotlan Pir's ado fully loaded CET i nato fails devo 7% Permanent n'n Contractual Subordinated delir qualifym Contractual Undated Tire 2 and search to Undated Tire 2 and search to CETI Undated Tire 2 No
31 32 33 34 34a 34b 35 35 36	Wite-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, fuil or partial Write-down, memeriter temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Nor-compliant transitional features	nia Yes LBCM pic's solo fully leaded CET1 ratio fails below 7% Full Permanent Nia Subordinated dei nauffyrig as AT1 ranking junior to Undated Tier 2 and serior to CET1 Date Tier 2 No	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated det qualifying as AT1 ranking junicr to Undated Tier 2 and servicr to ET11 Dated Tier 2 No	Lloyds Banking Group pic No nia nia Contractual Subordinated det Qualifying as AT1 ranking Jurice to Undated Tiez 2 and senior to Contract Tiez 2 and senior to Contact Tiez 2 and senior to Contact Tiez 2 and Senior 10 Prior to conversion trigger Undated Tiez 2 No	Lloyds Banking Group pic No Na Na Na Contractual Subordinated deb qualifying as AT1 ranking junior to Undated Tire 2 and serior to CET1 Prior to conversion trigger Undated Tire 2 No No Na	Lloyds Banking Group je No No nis nis Contractual Subordinated det qualifying as AT1 ranking junior to Undated Ter 2 and serior to Undated Ter 2 Undated Ter 2 No nis No nis	nia ny Ves Lloyds Bank Pic's sol and/or sub-concolidated fully loaded CET1 ratio fails feelow 7% CET1 ratio fails feelow 7% Contractual Remaining the Contractual Subordinated deto qualifying as AT1 ratio quarties for Undated Tier 2 and Detor Undated Tier 2 No	n'a n'a Sank of Scotlan P(r's aolo fully loaded CET i ntio falls below 7% Feru Permanent Contractual Contractual Contractual Contractual Contractual Contractual Undated Tier 2 and senior to CET 1 Undated Tier 2 No
31 32 33 34 34a 34b 35 36 37	Witte-down features ff write-down, write-down trigger(s) ff write-down, mol or partial ff write-down, moment or temporary ff emporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	nia Yes LBCM pic's solo fully leaded CET1 ratio fails below 7% Full Permanent Nia Subordinated dei nauffyrig as AT1 ranking junior to Undated Tier 2 and serior to CET1 Date Tier 2 No	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated det qualifying as AT1 ranking junicr to Undated Tier 2 and servicr to ET11 Dated Tier 2 No	Lloyds Banking Group pic No Na Na Na Contractual Subordinated det paulifying as AT1 ranking junior to Undated Tire 2 and senior to Ordated Tire 2 Prior to convession trigger Undated Tire 2 No No na	Lloyds Banking Group pic No Na Na Na Contractual Subordinated dot puellying as AT1 ranking junior to Undated Tire 2 and serior to CET1 Prior to corvension trigger Undated Tire 2 No No Na	Lloyds Banking Group je No No nis nis Contractual Subordinated det qualifying as AT1 ranking junior to Undated Ter 2 and serior to Undated Ter 2 Undated Ter 2 No nis No nis	nia ny Ves Lloyds Bank Pic's sol and/or sub-concolidated fully loaded CET1 ratio fails feelow 7% CET1 ratio fails feelow 7% Contractual Remaining the Contractual Subordinated deto qualifying as AT1 ratio quarties for Undated Tier 2 and Detor Undated Tier 2 No	n'a n'a Sank of Scotlan P(r's aolo fully loaded CET i ntio falls below 7% Feru Permanent Contractual Contractual Contractual Contractual Contractual Contractual Undated Tier 2 and senior to CET 1 Undated Tier 2 No
31 32 33 34 34a 34b 35 36 37	Wite-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, fuil or partial Write-down, memeriter temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Nor-compliant transitional features	nia Yes LECM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent Na Subcriticated data qualifying a AT1 and qualifying a AT1 and qualifying Undated Tier 2 and service to CET1 Dated Tier 2 No nia	n'ai Yes LBCM pic's solo fully baded CET1 ratio falls below 7% Full Permanett Na Subordineted det qualifying as AT1 ranking junito Undated Tier 2 and CET1 Dated Tier 2 No n'a	Lloyds Banking Group Jo No No Na Na Na Na Na Contractual Subordinated det quillying as AT1 ranking junior to Octated Tire 2 and senior to Octated Tire 2 No No Nated Tire 2 No No No No No No No No No No No No No	Lloyds Banking Group Jc No No No No No No No No No No No No No	Lloyds Banking Group je No No No No No No No No No No No No No	n na niki Vese Luyds Bank Pic's too andor sub-consolidated fully loaded CET1 ratio falls below 7%. CET1 ratio falls below 7%. Permanent nia Subortinated debt qualifying as AT1 anking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 Ne nia	n'a n's Sank of Scotland PC's solo fully loaded CET 1 nato fails Below 7% Full Permanent n'a Subornhated det qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n'a
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31 32 33 34 34a 34b 35 36 37	Witte-down features ff write-down, write-down trigger(s) ff write-down, mol or partial ff write-down, moment or temporary ff emporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	nia Yes LECM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent Na Subcriticated data qualifying a AT1 and qualifying a AT1 and qualifying Undated Tier 2 and service to CET1 Dated Tier 2 No nia	n'ai Yes LBCM pic's solo fully baded CET1 ratio falls below 7% Full Permanett Na Subordineted det qualifying as AT1 ranking junito Undated Tier 2 and CET1 Dated Tier 2 No n'a	Lloyds Banking Group Jo No No Na Na Na Na Na Contractual Subordinated det quillying as AT1 ranking junior to Octated Tire 2 and senior to Octated Tire 2 No No Nated Tire 2 No No No No No No No No No No No No No	Lloyds Banking Group Jc No No No No No No No No No No No No No	Lloyds Banking Group je No No No No No No No No No No No No No	n na niki Vese Luyds Bank Pic's too andor sub-consolidated fully loaded CET1 ratio falls below 7%. CET1 ratio falls below 7%. Permanent nia Subortinated debt qualifying as AT1 anking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 Ne nia	n'a n's Sank of Scotland PC's solo fully loaded CET 1 nato fails Below 7% Full Permanent n'a Subornhated det qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n'a

Capital	instruments	main	feate

Capi	tal instruments main features								
1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland 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
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English (subordination provisions governed by Scottish law)	English	English	English (subordination provisions governed by Scottish law)	English	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regu	ulatory 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
5	Post-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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 1,152	GBP 1,200	GBP 383	GBP 687	GBP 1,000	GBP 500	GBP 750	GBP 300
9	Nominal Amount - Currency of Issue (m)	USD 1,500	GBP 1,200	USD 500	EUR 750	GBP 1,000	GBP 500	GBP 750	GBP 300
	- Currency of Reporting (m)	GBP 1,187	GBP 1,200	GBP 396	GBP 636	GBP 1,000	GBP 500	GBP 750	GBP 300
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	19/12/2019	19/12/2019	27/01/2020	27/06/2020	04/12/2020	15/06/2021	22/06/2021	22/06/2021
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	ibballi babjeti to prisi supervisory approvarii requirea	103					Optional Call on any date		
		Optional Call Date = 27/9/2025	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	between 15/09/2026 &	Optional Call Date =	Optional Call Date =
		Reg Call = Yes	19/12/2024	27/06/2026	27/06/2025	27/03/2026	15/12/2026 inclusive	27/06/2029	22/06/2026
15	Optional call date, contingent call dates and redemption amount	Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%
			Redemption Price = 100 %	Redempson Frice = 100%	Redempson Price = 100 %	Redempion Price = 100 %	Redemption Price = 100%	Redempion Fride = 100%	Redempation Price = 100 /s
16	Subsequent call dates	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date	15/12/31 and every 5 years thereafter	Every 5 years	Every 5 years
Cour	oons / dividends						1		
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Floating
18	Coupon rate and any related index	5.6200%	4.9400%	5.1450%	5.9400%	SONIA+4.95%	4.6900%	SONIA + 4.33%	SONIA + 4.17%
19	Existence of a dividend stopper	No	No	No	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, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem	No	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	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s)	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
26	If convertible, conversion rate	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
28	If convertible, specify instrument type convertible into	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
	If convertible, specify issuer of instrument it converts into Write-down features	n/a	n/a	n/a	n/a	n/a			
	If convertible, specify issuer of instrument it converts into Write-down features	n/a Yes	n/a Yes	n/a Yes	n/a Yes	n/a Yes	n/a Yes	Yes	Yes
30	Write-down features	n/a	n/a	n/a	n/a	n/a	n/a		
30		n/a Yes Lloyds Bank Pic's solo and/or	n/a Yes Bank of Scotland Plc's solo	n/a Yes Lloyds Bank Pic's solo and/or	n/a Yes Lloyds Bank Pic's solo and/or	n/a Yes Bank of Scotland Pic's solo	n/a Yes Lloyds Bank Plc's solo and/or	Yes Lloyds Bank Plc's solo and/or	Yes Lloyds Bank Plc's solo and/or
30 31	Write-down features	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded	Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded
30 31 32	Write-down features If write-down, write-down trigger(s)	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7%	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7%	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
30 31 32 33	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	n/a Yes Bank of Scotland PIc's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes Lloyds Bank Plo's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full
30 31 32 33	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes Bank of Scotland PIc's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent
30 31 32 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a
30 31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial Write-down, presented for the participation of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	r/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	Na Yes Lloyds Bank PIc's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% Permanent Na Contractual Subordinated debt qualifying as AT1 ranking Junior to	n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a Ves Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as A11 ranking junior to	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to
30 31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary	Na Yes Lloyds Bank Pit's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Na Yes Bank of Scotland Ptc's solo fully loaded CE'11 ratio falls below 7% Full Permanent na Contractual Subordinated debt qualifying as ATI ranking junior to Undated Tier 2 and senior to	r/a Yes Lloyds Bank Pic's solo andro sub-consolidated fully loaded CET1 ratio fails below 7% CET1 ratio fails below 7% CET1 ratio fails below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a Ves Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% GET1 ratio fails below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	nía Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n'a Yes Lloyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Centractual Permarent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Ves Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%, Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tire 2 and service to
30 31 32 33 34 34a 34b	Write-down features ff write-down, write-down trigger(s) ff write-down, ful or partial ff write-down, mannent or temporary ff temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	nía Yes Lloyds Bank Pic's sola andice sub-consolidated fully loaded CET1 raio faits below 'Ye Full Permanent nía Subordinated debt qualifying as AT1 raixing Junio to Undated Tier 2 and senior to CET1	na Yes Bank of Scotland Pic's solo fully loaded CET1 raito fails below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 raiking Junio to Undated Tier 2 and senior to CET1	Na Yes Lloyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent n'a Subordinated debt qualifying as AT1 raking Junior to Undated Tier 2 and senior to CET1	n/a Yes Lloyds Bank Pit's sole and/or sub-consolidate fully loaded CET1 raio falls below 7% CET1 raio falls below 7% CET1 raio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 raining Junio to Undated Tier 2 and senior to CET1	nía Yesis Bank of Scotland Pic's solo fully loaded CET I ratio falls balow 7% Full Permanent nía Contractual Subordinated debt qualifying as AT ranking Junio to Undated Tier 2 and senior to CET1	n/a Yes Lloyds Bank PIc's solo andior sub-consolidated fully loaded CET1 ratio falls below '76 CET1 ratio falls below '76 Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Ves Libyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent n/a Subordinated debt qualifying as AT1 raking junior to Undated Tier 2 and senior to CET1	Ves Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/ra Subordinated debt qualifying as AT1 rating junior to Undated Tier 2 and senior to CET1
30 31 32 33 34 34a 34b 35	Write-down features If write-down, write-down trigger(s) If write-down, fuil or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subcriterian one complete one of the second sec	nia Ves Lloyds Bank Pit's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% Full Permanent nia Subordinated rated bat gualifying as AT1 ranking junior to Undated Tier 2 and senior Senior to Undated Tier 2 and Senior to Undated Tie	Na Yes Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2	r/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% CET1 ratio fails below 7% Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2	nía Yes bu-concilidata fuly loaded CET1 ratio falls below 7% Ful Permanent nía Subordinated bet qualifying as AT1 ranking junior to Undated Tie 2 and servico to Undated Tie 2 and servico to	nía Yes Bank of Scotland Pic's solo fully loaded CET1 ratio (Tails below 7% Full Permanent nía Subordinated bti qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2	n'a Yes Lloyds Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% CET1 Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2	Ves Loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls belov 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2	Upda Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated det qualifying as AT1 ranking junior to Undated Tier 2 and servic to Undated Tier 2
30 31 32 33 34 34a 34b 35 36	Write-down features f write-down, write-down trigger(s) f write-down, full or partial write-down, full or partial write-down, description of write-up mechanism f tremporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features	nia Vession de la construction sub-consolidated failly loaded CET 1 ratio fails below 7%, Fuil Permanent nia Subordinated debt qualifying as ATT ranking Junio to Undated Tier 2 and senior to CETT Undated Tier 2 No	n'iti Yes Bank of Scotland Pic's solo fully loaded CET1 ratio fails below 7% Permanent Ruff Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nita Yes Lioyds Bank PIC's solo andfor sub-consolidated fally loaded CET 1 ratio falls below 7% CET 1 ratio falls below 7% Ormanent Network 100 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and service CET1 Undated Tier 2 No	nía Yes Lloyde Bank Pickás slok andior sub-consolidatis slok andior CET1 ratio falls below 75; Permanent nía Subordinated debt qualifying as AT1 raking Junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nia Yes Bank of Scottand Pic's sold fully loaded CET1 tatis falls below 7% Permanent nita Contractual Subcrdinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nia Yes Lioyds Bank Pic's solo andio CET i ratio fallo belov 7% CET i ratio fallo belov 7% Full Permanent nia Contractual Subordinated debt qualifying as AT ranking junior to Undated Tier 2 and senior to CET Undated Tier 2 No	Licyds Bank Pic's solo andor sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated dobt qualifying as AT1 ranking junio to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Ves Luyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Permanent Na Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No
30 31 32 33 34 34a 34b 35 36 37	Write-down, write-down trigger(s) f write-down, write-down trigger(s) f write-down, comparial if uncompariant or temporary if uncompariant or temporary f uncompariant on write-up mechanism frage of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant Kaustional Foatures Non-compliant Kausters	nia Ves Luoyda Bank Pic's solo andire bub-consolidated luly loaded CET1 ratio falls below 7% Full Permanett nia Contractual Subordinated det qualifying as AT1 ranking junior to Undated Ter 2 and serior to CET1 Undated Ter 2 No nia	n vir Yes Bank of Scotland Pic's tools fully loaded CET1 raito falls below 7% Full Permanetr Na Subordinated det qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No ceta	n/h Yes Lloyds Bank Pic's solo andfor sub-consolidated fully loaded CETI ratio falls letlow 7% Full Permanet No Subordinated det Quillying as ATI ranking jurior to Undated Ter 2 and senior to CETI Undated Ter 2 No C	nia Ves Lloyds Bank Pic's sola natior ab-consolidated fully loaded CET1 ratio fails below 7% Full Permanett nia Contractual Subordinated det qualifying as AT1 ranking jurior to Undated trai? 2 Undated Ter 2 No CET1 Undated Ter 2 No nia	nia Yes Bank of Scotland Pic's too Kully loaded CET ir nato falls below 7% Full Permanent nia Contractual Subcordinated det qualifying as AT 1 ranking junior to Undated Tier 2 and senior to CET 1 Undated Tier 2 No nia	nin Yes Livyds Bank Pic's solo andior sub-concoldaded fully loaded CET1 ratio falls belwr 7% Full Permanent nia Contractual Subordnated dei qualifyrig as AT1 ranking junor to Undated Tier 2 and senor to CET1 Undated Tier 2 No nia	Vess sub-consolidated fully loaded CETI ratio falls below 7% Full Permanent rational control falls below 7% Full Permanent rational control fall Permanent rational control fall Contractual Subordinated Get qualifying as AT1 ranking junici to CETI Undated Tier 2 No CETI Undated Tier 2 No na	Ves Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and service to Undated Tier 2 No No
30 31 32 33 34 34a 34b 35 36 37	Write-down features f write-down, write-down trigger(s) f write-down, full or partial write-down, full or partial write-down, description of write-up mechanism f tremporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features	nia Vession de la construction sub-consolidated failly loaded CET 1 ratio fails below 7%, Fuil Permanent nia Subordinated debt qualifying as ATT ranking Junio to Undated Tier 2 and senior to CETT Undated Tier 2 No	n'iti Yes Bank of Scotland Pic's solo fully loaded CET1 ratio fails below 7% Permanent Ruff Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nita Yes Lioyds Bank PIC's solo andfor sub-consolidated fally loaded CET 1 ratio falls below 7% CET 1 ratio falls below 7% Permanent National Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and service CET1 Undated Tier 2 Natade Tier 2	nía Yes Lloyde Bank Pickás slok andior sub-consolidatis slok andior CET1 ratio falls below 75; Permanent nía Subordinated debt qualifying as AT1 raking Junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nia Yes Bank of Scottand Pic's sold fully loaded CET1 tatis falls below 7% Permanent nita Contractual Subcrdinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	nia Yes Lioyds Bank Pic's solo andio CET i ratio fallo belov 7% CET i ratio fallo belov 7% Full Permanent nia Contractual Subordinated debt qualifying as AT ranking junior to Undated Tier 2 and senior to CET Undated Tier 2 No	Licyds Bank Pic's solo andor sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Na Subordinated dobt qualifying as AT1 ranking junio to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Ves Luyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio fails below 7% GET1 ratio fails below 7% Centractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No

37a Hyperlink to the prospectus of the issuance

	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Llovds Bank plc	Lloyds Bank Corpora
	Unique Identifier	XS2529511722	US53944YAV56		Markets p
	Specifies if the instrument has been publicly or privately placed.	X52529511722 Public	US53944 YAV56 Public	n/a Private	r Priva
	Governing law(s) of the instrument	New York (subordination and waiver of right to set off	New York (subordination and waiver of right to set off	English	Engli
	Contractual recognition of write down and conversion powers of resolution authorities	governed by Scots law) Contractual	governed by Scots law) Contractual	n/a	r
	ulatory treatment				
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tie
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tie
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Solo and Sub-consolidated	S
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instrume
	Regulatory capital value (m)	GBP 750	GBP 1,028	GBP 750	GBP
9	Nominal Amount - Currency of Issue (m)	GBP 750	USD 1,250	GBP 750	USD :
	- Currency of Reporting (m)	GBP 750	GBP 989	GBP 750	GBP 2
	Issue price	100	100	100	
	Redemption price	100	100	100	21
	Accounting classification	Shareholders' Equity 07/09/2022	Shareholders' Equity 13/03/2023	Shareholders' Equity 17/01/2023	Shareholders' Eq 26/10/20
	Original date of issuance				
	Perpetual or dated	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpet No Matu
	Original maturity date Issuer Call subject to prior supervisory approval if required	No Maturity Yes	No Maturity	No Maturity	NO Mat.
14	issuer can subject to prior supervisory approvar in required	Optional Call on any date	Optional Call on any date	Optional Call on any date	Optional Call on any d
		between 27/09/2027 &	between 27/09/2029 &	between 27/03/2028 &	between 27/09/202
		27/03/28 inclusive	27/03/2030 inclusive	27/09/2028 inclusive	27/03/2030 inclus
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = "
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = 1
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 10
		Any day in the period six	Any day in the period six	Any day in the period six	
		months before any subsequent	months before any subsequent		
16	Subsequent call dates	Reset Date (27/03/2028 (the	Reset Date (27/03/2030 (the	Reset Date (27/03/2028 (the	Any Coupon Payment [
		"First Reset Date") and each	"First Reset Date") and each	"First Reset Date") and each	
		fifth anniversary thereafter)	fifth anniversary thereafter)	fifth anniversary thereafter)	
Coup	oons / dividends				
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floa
18	Coupon rate and any related index	8.5000%	8.0000%	8.8160%	0.050 . 500
19	Existence of a dividend stopper	No			SUFR + 522
	Fully discretionary, partially discretionary or mandatory (in terms of timing)		No	No	
		Fully discretionary	Fully discretionary	No Fully discretionary	Fully discretion
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary	Fully discretion Fully discretion
21	Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary No	Fully discretion Fully discretion
21 22	Existence of step up or other incentive to redeem Non-cumulative or cumulative	Fully discretionary No Non-cumulative	Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	Fully discretion Fully discretion Non-cumulal
21 22	Existence of step up or other incentive to redeem	Fully discretionary No Non-cumulative Convertible	Fully discretionary Fully discretionary No Non-cumulative Convertible	No Fully discretionary Fully discretionary No	Fully discretion Fully discretion Non-cumula
21 22 23	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully	Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	Fully discretion Fully discretion Non-cumulal Non-converti
21 22 23	Existence of step up or other incentive to redeem Non-cumulative or cumulative	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	No Fully discretionary Fully discretionary No Non-cumulative	Fully discretion Fully discretion Non-cumulal Non-converti
21 22 23 24	Existence of step up or other incentive to nedeem Nen-cumulative cumulative Convertible or non-convertible ff convertible, conversion trigger(s)	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	Fully discretion Fully discretion Non-cumulat Non-converti
21 22 23 24 25	Existence of step up or other incentive to redeem Nan-cumulative or cumulative Convertible or non-convertible If convertible, conversion higger(s) If convertible, fully or partially	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a	SOFR + 522 Fully discretion Fully discretion Non-cumulat Non-convert
21 22 23 24 25 26	Existence of step up or other incentive to indeem Mon-sumulative or cumulative Convertible or non-convertible if convertible, conversion rigger(s) if convertible, fully or partially if convertible, conversion rate	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%, Fully £0.633	Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio falls below 7% Fully \$0.761	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	Fully discretion Fully discretion Non-cumulal Non-converti
21 22 23 24 25 26 27	Existence of step up or other incentive to redeem Nan-cumulative or cumulative Convertible or ron-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, matcharger or potional conversion	Fully discretionary No On-currulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.833 Mandatory	Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$0.761 Mandatory	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	Fully discretion Fully discretion Non-cumulat Non-converti
21 22 23 24 25 26 27 28	Existence of step up or other incentive to indeem Mon-samulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, nully or partially if convertible, conversion rate if convertible, mandatory or optimal conversion if convertible, montatory or optimal conversion if conversion is approximately in the conversion if the conversion if conversion is approximately in the conversion is a	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 7% Fully 60.633 Mandatory Common Equity Tire 1	Fully discretionary Fully discretionary Non-Cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully S0.761 Mandatory Common Equity Tire 1	No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Fully discretion Fully discretion Non-cumulal Non-converti
21 22 23 24 25 26 27 28 29	Existence of step up or other incentive to redeem Non-cumulative or non-convertible Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion not If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument theorement into	Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 75% Fully 0.0000 Mandatory Common Equity Tier 1 Lloyds Banking Group bel	Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$0.761 Mandatory	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a	Fully discretion Fully discretion Non-cumula Non-convert
21 22 23 24 25 26 27 28 29 30	Existence of step up or other incentive to indeem Mon-samulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, nully or partially if convertible, conversion rate if convertible, mandatory or optimal conversion if convertible, montatory or optimal conversion if conversion is approximately in the conversion if the conversion if conversion is approximately in the conversion is a	Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below 7% Fully 60.633 Mandatory Common Equity Tire 1	Fully discretionary Fully discretionary Non-curve Convertible Lloyds Banking Group's fully loaded CET1 ratio fails below Fully S0.761 Mandatory Common Equity Ter 1 Lloyds Banking Group pic	No Fully discretionary Fully discretionary No Non-convertible Non-convertible no no no no no no no no no no no no no	Fully discretion Fully discretion Non-convert Non-convert
21 22 23 24 25 26 27 28 29 30 31	Existence of step up or other incentive to redeem Non-cumulative or cumulative Carvertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify insure of instrument it converts into Write-down hardware if write-down, write-down trigger(s)	Fully discretionary Non-carmalable Conventibile Lucyds Banking Groups fully laaded CET1 ratio falls below Fully E0.633 Mandatery Common Equily Tier 1 Lucyds Banking Group pic No No	Fully discretionary Fully discretionary Non-cumulative Convertible Loaded CET1 ratio fails below 7% Fully Mandatory 7% Common Equity Ter 1 Lloyds Banking Group be No Common Equity Ter 1 Lloyds Banking Group be No	Hutly discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible na na na na na na Convertible Lloyds Bank Pic's solo and/or Sub-consolidated fully loaded CET1 ratio fails below 7%.	Fully discretion Fully discretion Non-convert Non-convert LBCM pic's solo fully con- CET1 ratio falls below
21 22 23 24 25 26 27 28 29 30 31 32	Existence of step up or other incentive to redeem Non-samulative or cumulative Convertible or non-convertible ff convertible, conversion trigger(s) if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, service) instatures the proversion if convertible, service) instatures the proversion if convertible, service) instatures the convertible into if convertible, service) instatures the convertible into if convertible, service) instatures to if write-down, write-down trigger(s) if write-down, full or partial	Fully discretionary Not Arrownalities Conventible Lloyde Banking Group's fully loaded CE11 ratio fails below Fully Common Equily Tier 1 Lloyde Banking Group EC Lloyde Banking Group EC not arrown fail arrown fail Not arrown fail arrown fail Not arrown fail arrown fail arrown na fail fail arrown fail arrown fail arrown nia	Fully discretionary Fully discretionary Non-comutative Convertible Loaded CET1 ratio fails below 7% Fully 0.0045 Banking Croup below Commo Equity Tier 1 Lloyds Banking Croup be Non National Center State Nationary Commo Calify Ter 1 Lloyds Banking Croup below Nationary Part State Nationary Part State Na	No Fully discretionary Fully discretionary No Non-convertible Non-convertible no no no no no no no no no no no no no	Fully discretion Fully discretion Non-convert Non-convert
21 22 23 24 25 26 27 28 29 30 31 31 32 33	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify issue of instrument it convertible into if convertible, specify issue of instrument it converts into Winds down trigger(s) if write-down, full or partial if write-down, full or partial	Fully discretionary Not-carnelable Conventible Ucycls Banking Groups fully laded CET1 ratio falls below Fully E0.633 Mandatery Common Equily Ter1 Lloyds Banking Group pic No nia nia nia	Fully discretionary Fully discretionary Non-cumulative Convertible Loaded CET1 ratio faults being todded CET1 ratio falls below 7% Fully Mandatory Common Equity Tier 1 Licyds Banking Group De No No No No No No No No No No No	Non-convertiese Non-convertiese Non-convertiese Non-convertiese Non-convertiese Non-convertiese na	Fully discretion Fully discretion Non-convert Non-convert LBCM pic's solo fully of CET1 ratio falls below Permar
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Mon-sumulative or cumulative Convertible or non-convertible ff convertible, conversion trigger(s) if convertible, conversion rate if convertible, conversion rate if convertible, service of conversion if convertible, service of instrument it convertible into if convertible, service of instrument it convertible into if convertible, service of instrument it convertible if convertible, service of instrument it convertible if write-down, sturte-down, trigger(s) if write-down, permanent or temporary if write-down, permanent or temporary if write-down, permanent or temporary	Fully discretionary Not-carnulative Conventible Lloyds Banking Group's fully loaded CE11 ratio fails below Fully Common Equity Tier 1 Lloyds Banking Group PC Lloyds Banking Group PC Not nia nia nia nia	Fully discretionary Fully discretionary Non-consultative Convertible Loaded CET1 ratio fails below 795 Fully 0.000 Commo Equity Tier 1 Lloyds Banking Group pic Commo Equity Tier 1 Lloyds Banking Group pic Non Commo Equity Tier 1 Lloyds Banking Group pic Non Nationary Picture Nationary Picture Nation	No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible na na na na na na na na na na na na na	Fully discretion Fully discretion Non-convert Non-convert LBCM pic's solo fully los CET1 ratio falls below Perman
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Non-sumaliable or cumulative Convertible or non-convertible fr convertible, conversion trigger(s) fr convertible, conversion rate fr convertible, mandatory or optional conversion fr convertible, mandatory or optional conversion fr convertible, specify instrument type convertible into fr convertible, specify instrument type convertible into fr convertible, specify instrument type or onvertible fr withe-down, write-down trigger(s) fr write-down, full or partial fr write-down, partial fr write-do	Fully discretionary Non-carmalable Conventibile Lucysts Banking Groups fully loaded CET1 ratio falls below Fully E0.633 Mandatery Common Equily Tier 1 Lucysts Banking Group pic No nia nia nia Contractual	Fully discretionary Fully discretionary Non-currulative Convertible Loaded CET1 ratio fails below 7% Fully Loaded CET1 ratio fails below 7% Fully Commo Equity Tier 1 Likyds Banking Group pic No No No Ni Ni On Ni Ni On Ni Ni On Ni Ni On Ni Ni	Non-convertieve Non-convertieve Non-convertieve Non-convertieve Non-convertieve Non-convertieve na	Fully discretion Fully discretion Fully discretion Non-convert Non-convert Non-convert LBCM pic's solo fully loa CET1 ratio fails below Permar Contrac
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of step up or other incentive to indeem Mon-sumalitive or cumulative Convertible or non-convertible if convertible, notiver partially if convertible, notiver partially if convertible, conversion rate if convertible, specify instrument type convertible into if whet-down, write-down trigger(s) if write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary if anorary write-down, description of write-up mechanism Type of subordination	Fully discretionary Not-carnalative Conventible Lloyds Banking Group's fully ladded Ell ratio fails below 75% 2007 fully Common Equity Tier 1 Lloyds Banking Group Re- No nite nite Contractual Contractual Contractual Contractual Contractual	Fully discretionary Fully discretionary Network and the second second Convertible Convertible Ioaded CET1 ratio fails below 79 Fully S0.761 Mandatory 79 Commo Equity Tier 1 Lloyds Banking Group pic Network Second Second Second Network Second Second Second Second Network Second Second Second Second Network Second Second Second Second Second Second Network Second	No Fully discretionary Fully discretionary Non-convertible Non-convertible nria nria nria nria nria nria nria convertible nria nria nria nria nria nria nria nria	Fully discretion Fully discretion Fully discretion Non-convert Non-convert LBCM pic's solo fully los CET's ratio falls below Permar Contrac Subordinated debt qualif
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of step up or other incentive to indeem Mon-sumalitive or cumulative Convertible or non-convertible if convertible, notiver partially if convertible, notiver partially if convertible, conversion rate if convertible, specify instrument type convertible into if whet-down, write-down trigger(s) if write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary if anorary write-down, description of write-up mechanism Type of subordination	Fully discretionary Non-carnulable Non-carnulable Convertibile Convertibile Lucyds Banking Groups fell Edward CET1 ratio falls below Fully Discrete Convertibility Common Equily Teri 1 Lloyds Banking Group fel Non nia nia nia nia sa A11 andre junior to Contractual Studoritanted debt qualifying as A11 andre junior to	Fully discretionary Fully discretionary Non-carnulative Convertible Logds Banking Group 5 kily Loaded CET1 ratio fails below 7% Fully Sto761 Mandatory Commo Equity Tier 1 Lloyds Banking Group pic Non Non Non Non Non Non Non Non Non Non	No Fully discretionary Fully discretionary Fully discretionary Non-convertible Sub-convertible Su	Fully discretion Fully discretion Fully discretion Non-conver Non-conver LBCM pic's solo fully loss CET1 ratio fails before Perma Contras SubortInated detty quait as AT1 ranking junit
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of step up or other incentive to indeem Mon-sumalitive or cumulative Convertible or non-convertible if convertible, notiver partially if convertible, notiver partially if convertible, conversion rate if convertible, specify instrument type convertible into if whet-down, write-down trigger(s) if write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary if anorary write-down, description of write-up mechanism Type of subordination	Fully discretionary Not-carnalative Conventible Lloyds Banking Group's fully ladded Ell ratio fails below 75% 2007 fully Common Equity Tier 1 Lloyds Banking Group Re- No nite nite Contractual Contractual Contractual Contractual Contractual	Fully discretionary Fully discretionary Network and the second second Convertible Convertible Ioaded CET1 ratio fails below 79 Fully S0.761 Mandatory 79 Commo Equity Tier 1 Lloyds Banking Group pic Network Second Second Second Network Second Second Second Second Network Second Second Second Second Network Second Second Second Second Second Second Network Second	No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible nria nria nria nria convertible Cett i ratio falls below 7% Cett i ratio falls below 7% Cett i ratio falls below 7% Full Permanett nria a fall sector 7% full Cettri and falls below 7% full Cettri and falls below 7% full Cettri and falls below 7% full a schortinatuda a desnicr to indeated Tet 2 and senicr to indeated Tet 2 and senicr to	Fully discretion Fully discretion Non-connel Non-conver LBCM pic's solo fully los CET1 ratio fails below Centras Subcontated text qualit as AT1 ranking junk Undated Tier 2 and seriel
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, reducers and the second of the secon	Fully discretionary No. Non-samulative Conventible Lucyds Banking Group's fully ladded CE1'r atio falls below 78, 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	Fully discretionary Fully discretionary Non-consultative Convertible loaded CET1 ratio faults being So 761 Mandatory 75 So 761 Mandatory 76 Non Common Equity Tier 1 Lloyds Banking Group pic Non No Otto Contractual Na Contractual Subordinated det qualifying as AT1 ranking Jainet or Undated Tier 2 and senior to Undated Tier 2 and senior to	Non- Fully discretionary Fully discretionary Non-convertible Non-conve	Fully discretion Fully discretion Fully discretion Non-convert Non-convert LBCM pic's sole fully los CET1 ratio falls below Permar Contrac Subordinated debt qualif as AT1 ratio falls debt Undated Tier 2 and senio CI
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34b	Existence of step up or other incentive to indeem Mon-sumalitive or cumulative Convertible or non-convertible if convertible, notiver partially if convertible, notiver partially if convertible, conversion rate if convertible, specify instrument type convertible into if whet-down, write-down trigger(s) if write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary if anorary write-down, description of write-up mechanism Type of subordination	Fully discretionary Non-currulative Conventible Lloyds Banking Group's fully loaded CE11 raito (Tails below Provide CE11 raito (Tails below Provide CE11 raito (Tails below Provide CE11 raito (Tails below Provide CE11 raito) Common Gauya Tisri (Tails below national raito (Tails and the CE11) Common Center and and Schordineted door, and provide Center and and Schordineted door, and provide CE11	Fully discretionary Fully discretionary Non-camulative Convertible Loyds Banking Coruys fully toaded CET1 ratio fails below 7% Fully 30.761 Mandatory Commo Equity Tier 1 Lloyds Banking Ciroup pic Non No No No No Comtonify Camo Pic No No No No Comtonify June 1 Contracting June 1	No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible nria nria nria nria convertible Cett i ratio falls below 7% Cett i ratio falls below 7% Cett i ratio falls below 7% Full Permanett nria a fall sector 7% full Cettri and falls below 7% full Cettri and falls below 7% full Cettri and falls below 7% full a schortinatuda a desnicr to indeated Tet 2 and senicr to indeated Tet 2 and senicr to	Fully discretion Fully discretion Fully discretion Non-convert Non-convert Non-convert LBCM pic's solo fully on CET1 ratio falls below Permar Contrac Subordinated debt qualify as AT1 ratio falls delow Undated Tier 2 and senio CO
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, reducers and the second of the secon	Fully discretionary No. Non-carmalative Conventible Lucycls Banking Group's fully laded CE11 ratio falls below 76 CE11 rat	Fully discretionary Fully discretionary Non-curnulative Convertible Loadse CET1 ratio fails below 7% Fully Loadsed CET1 ratio fails below 7% Fully Mandatory 7% Common Equity Tier 1 Locyds Banking Croup Be Non- Common Equity Tier 1 Locyds Banking Croup Be No Common Equity Tier 1 Locyds Banking Croup Be No Common Equity Tier 1 Contractual Subordinated debt qualifying an AT1 ranking junior to Undated Tier 2 acCentractual Subordinated debt qualifying	Non- Fully discretionary Fully discretionary Non-convertible Non-conve	Fully discretion Fully discretion Non-convert Non-convert LBCM pic's solo fully of CET1 ratio falls below Permar

https://www.lloydsbankinggrou p.com/investors/fixed-incomeinvestors/fixed-incomeinvestors/capitalissuance.html issuance.html

n/a

n/a

Tier 2

	tal instruments main features								
	Issuer	Bank of Scotland plo	Bank of Scotland plc	Lloyds Banking Group plc	HBOS plc	HBOS plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
	Unique Identifier	GB0000394915	GB0005242879	XS0145407507	XS0158313758	XS0214965534	XS2591847970	AU3CB0302115	n/s
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Private
				English (subordination				NSW Australia (with UK bail in	
3	Governing law(s) of the instrument	English	English	provisions governed by Scots law)	English	English	off governed by Scots law)	recognition language)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	n/a
Regu	llatory treatment								
4	Transitional CRR rules	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	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated, Sub- consolidated and Solo	Consolidated, Sub- consolidated and Solo	Consolidated	Consolidated and Sub- Consolidated	Consolidated and Sub- Consolidated	Consolidated	Consolidated	Sub-consolidated and Solo
7	Instrument type	Undated subordinated	Undated subordinated	Undated subordinated	Undated subordinated	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
		liabilities	liabilities	liabilities	liabilities			GBP 392	
	Regulatory capital value (m)	GBP 0	GBP 0 GBP 15	GBP 0 GBP 10	GBP 0 GBP 9	GBP 0 EUR 441	GBP 722 GBP 750	GBP 392 AUD 750	GBP 392
9	Nominal Amount - Currency of Issue (m)	GBP 14 GBP 14	GBP 15 GBP 15	GBP 10 GBP 10	GBP 9 GBP 9				AUD 750
	- Currency of Reporting (m)					GBP 374	GBP 750	GBP 396	GBP 396
	Issue price	100	100.165	99.879	99.415	98.876	99.76	100	100
	Redemption price	n/a		100	100	100	100	100	100
	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
	Original date of issuance	10/06/1991	01/03/1999	28/03/2002	28/11/2002	17/03/2005	02/03/2023	31/08/2023	31/08/2023
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	18/03/2030	02/06/2033	31/08/2033	31/08/2033
14	Issuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	Yes	Yes	Yes	Yes
			Optional Call Date = No		Optional Call Date =	Optional Call Date =	Optional Call on any date		Optional Call Date =
		Optional Call Date = No	(Demeture))	Optional Call Date = 7/06/2032	28/11/2025	18/03/2025	between 02/03/2028 &	31/08/2028	31/08/2028
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No.	Reg Call = No	Reg Call = No	Reg Call = No	02/06/2028 inclusive	Reg Call = Yes	Reg Call = Yes
10	opuorar dall'adale, contangent dall'adaeo ana reacmpion amount	Tax Call = No	Tax Call = No	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = n/a	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	Every 5 years	Any Reset Date	Any Interest Payment Date	n/a	n/a	n/a
Coup	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed to Floating rate	Fixed to Floating rate
18	Coupon rate and any related index	13.6250%	9.3750%	6.0000%	5.7500%	4.5000%	6.6250%	7.0860%	7.2910%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a		Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No	No	Yes	Yes	Yes	No	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
20				00110100			001101200	Contractual recognition of	Contenable
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	D/a
	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, specify issuer of instrument it converts into	n/a		n/a	n/a	n/a	n/a	n/a	n/a
	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
		Statutory bail-in by UK						Contractual recognition of	
31	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK resolution authority at point of				Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of
		resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	resolution authority at point of non-viability
32	lf write-down, full or partial	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability n/a	resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability n/a	resolution authority at point of non-viability n/a
32 33	lf write-down, full or partial If write-down, permanent or temporary	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a
32 33 34	ff write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	resolution authority at point ol non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	resolution authority at point ol non-viability n/a n/a n/a
32 33 34	lf write-down, full or partial If write-down, permanent or temporary	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability n/a n/a n/a Contractual	resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	resolution authority at point of non-viability
32 33 34 34a	ff write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	resolution authority at point ol non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a n/a	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt	Statutory bai ¹ in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior Holdco	resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debl ranking junior to Senior Holdco
32 33 34 34a 34b	ff write-down, full or partial if write-down, permanent or temporary if temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	resolution authority at point of non-viability n/a N/a Contractual Undated subordinated debu ranking junic rb Dated Tier 2 and senior to AT1	resolution authority at point of non-viability n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tire 2 and senior to AT1	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tire 2 and senior to AT1	resolution authority at point of non-viability nla nla Contractual Undated subordinated debt ranking junior to Dated Ter 2 and senior to AT1	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	resolution authority at point of non-viability n/a N/a Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subortinated debt ranking junior to Senior Holdoo and senior to Undated Tier 2	resolution authority at point of non-viability n/a N/a Contractual Dated subordinated deb ranking junior to Senior Holdco and senior to Undated Tier 2
32 33 34 34a 34b 35	white-down, full or partial white-down, permanent or temporary temporary mire-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debl ranking junior to Dated Tier 2 and senior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and serior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and serior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tire 2 Senior Unsecured	Statutory bail-in by UK resolution authority at point of non-viability nfa nfa Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tire 2 Senior Unsecured	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated deb ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Non-preferred
32 33 34 34a 34b 35 36	If write-down, fuil or partial If write-down, permanent or temporary If write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features	resolution authority at point of non-viability n/a Contractual Undated subordinated deb ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Not	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tire 2 and serior to AT1 Dated Tire 2 No	resolution authority at point of non-viability nia Contractual Undated subordinated debt ranking junior to bated Tier 2 and senior to AT1 Dated Tier 2 Yes	resolution authority at point of non-viability n/ai Contractual Undated subordinated debt ranking junior to Dated Tiez 2 and senior to AT1 Dated Tier 2 Ves	resolution authority at point of non-viability nía Contractual Dated subordinated deb ranking junior to Senior no- preferred debt and senior to Senior Unsecured Senior Unsecured Yes	resolution authority at point of non-viability n/ai n/ai Contractual Dated subordinated debt ranking junior to Senior Holico and senior to Undated Tier 2 Senior Unsecured No	Statutory bai-in by UK resolution authority at point of non-viability ria na Contractual Dated subordinated debt ranking junior to Senior Holdoco and senior to Undated Tier 2 Senior Unsecured No	resolution authority at point of non-viability n/a Na Contractual Dated subordinated deb ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Non-preferred No
32 33 34 34a 34b 35 36	white-down, full or partial white-down, permanent or temporary temporary mire-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debl ranking junior to Dated Tier 2 and senior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and serior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and serior to ATI Dated Tier 2	resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tire 2 Senior Unsecured	Statutory bail-in by UK resolution authority at point of non-viability nfa nfa Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tire 2 Senior Unsecured	resolution authority at point of non-viability n/a Na Contractual Dated subordinated deb ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Non-preferred No
32 33 34 34a 34b 35 36 37	whete-down, full or partial institu-down, permanent or temporary if whete-down, peerspition of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	resolution authority at point of non-viability n/a Contractual Undated subordinated deb ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Not	resolution authority at point of non-viability Na Contractual Undated subcontracted debt ranking jurior to Dated Tier 2 No Dated Tier 2 No Na Nitos-Joww.lloydsbankinger	resolution authority at point of non-viability Na Na Contractual Undated subcontracted debt ranking junior to Dated Tier 2 Nes Dated Tier 2 Ves Step-up https://www.lleydbaankinggord	resolution authority at point of non-vitability nia Contractual Undates duborinated debt ranking junior to Dated Tire 2, with the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state	resolution authority at point of non-viability nais nais Contractual Dated subordinated debt ranking junior to Senior On- prefered debt and senior to Undated Terz 2 Senior Unsecurad Yes https://www.lloydsbankingroup	resolution authority at point of non-viability n'ai n'ai Contractual Dated subordinated debt ranking junior to Senior Holico and senior to Undated Tier 2 Senior Unsecured No	Statutory bain for yuf resolution authority at point of non-vability nia nia Contractual Dates sub-oriented date rankling lunior to Senior Holdon and senior to Undated Tier 2 Senior Undated Tier 2 Senior Undated Tier 2 https://www.licydbankinggou	resolution authority at point of non-viability n/a Na Contractual Dated subordinated deb ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Non-preferred No
32 33 34 34a 34b 35 36 37	If write-down, fuil or partial If write-down, permanent or temporary If write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features	resolution authority at point of non-viability non-viabili	resolution authority at point of non-viability Na Contractual Undates dubordinated debt ranking jurior to Dated Tier 2 No Dated Tier 2 No nia	resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tire 2 and serior to AT1 Dated Tire 2 Yes Step-up	resolution authority at point of non-vitability nia Contractual Undates duborinated debt ranking junior to Dated Tire 2, with the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state	resolution authority at point of non-viability nfa nfa Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2, Senior Unsecured Yes Step-up	resolution authority at point of non-viability n/a n/a Na Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tez Senior Unsecured No n/a	Statutory baik no tytk resolution authority at point of non-viability na na na Contractual Dated subcritinated debt and senior to Undated Tie 2 Senior Unsecured No na substatual secured No na substatual secured No na substatual secured No	resolution authority at point of non-viability nia nia Contractual Dated subordinated dehi ranking junior to Senior Holdoo and senior to Unidated Tier 2 Senior Non-preferred No nia
32 33 34 34a 34b 35 36 37	whete-down, full or partial institu-down, permanent or temporary if whete-down, peerspition of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	resolution authority at point of non-viability nin Contractual Undated subcriteration and service to Art Dated Tier 2 National Service Service National Service Service Service Service National Service Service Service Service National Service S	resolution authority at point of non-viability Na Contractual Undated subcontracted debt ranking jurior to Dated Tier 2 No Dated Tier 2 No Na Nitos-Joww.lloydsbankinger	resolution authority at point of non-viability Na Na Contractual Undated subcontracted debt ranking junior to Dated Tier 2 Nes Dated Tier 2 Ves Step-up https://www.lleydbaankinggord	resolution authority at point of non-vitability nia Contractual Undates duborinated debt ranking junior to Dated Tire 2, with the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state	resolution authority at point of non-viability nais nais Contractual Dated subordinated debt ranking junior to Senior On- prefered debt and senior to Undated Terz 2 Senior Unsecurad Yes https://www.lloydsbankingroup	resolution authority at point of non-viability na na Contractual Dated sub-oritizated and senior to Unitade Tier 2 Senior Unisecured Net Senior Unisecured Net Senior Unisecured Net Net Senior United Tier 2	Statutory bain for yuf resolution authority at point of non-vability nia nia Contractual Dates sub-oriented date rankling lunior to Senior Holdon and senior to Undated Tier 2 Senior Undated Tier 2 Senior Undated Tier 2 https://www.licydbankinggou	resolution authority at point of non-viability non-viability n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior Holdco and senior to Undate Tire 2 Senior Non-preferred

aplaf Instruments main Restures I Issuer 1 Issuer 2 Urique Identifier 3 Specifies if the instrument has been publicly or privately placed. 3 Source instrument has been publicly or privately placed. all authorities guideout presention of the instrument Contractual recognition of write down and conversion powers of resolution all authorities guideout presentions Poest-ansitomation CRR rules 6 Eligible at solo(sub-)consolidated' solo8(sub-)consolidated 7 Instrument type 8 Regulatory capital value (m) 9 Normial Amount - Currency of Issue (m) 10 Accounting disastilication 11 Origin atabit of issuance 12 Preprivat of dated 13 Origin rulative dated 14 Disagnature to the source	Licyds Barking Group pic Usyds Sarwing Group pic Usyds Sarwydd Public New York (subordination provisions governed by Socio Iawy Contractual Tier 2 Consolidated Dated subordinated liabilities Og BP 0 GBP 0 GBP 0 GBP 0 GBP 0 0 0 9 8 866 100000000000000000000000000000000000	Lloyds Banking Group by Usgassamer State (State State) Public Provisions governed by Scotts provisions governed by Scotts (Inv) Contractual Tier 2 Consolidated Dated subordinated liabilities (GBP 20 USD 26 (GBP 20 100 100 100 100 100 100	waiver of right to set off governed by Scots law) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 1.164 USD 1.500	Contractual Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities	Lloyds Banking Group plc US630439AM10 Public New York (subordination provisions governed by Scots iaw) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities	Lloyds Banking Group plc USS3944YAE32 New York (subordination and waiver of right to set off governed by Scots law) Contractual Tier 2 Tier 2 Consolidated	Lloyds Banking Group plc USS39439AW91 Public New York (subordination and waiver of right to set off governed by Scots law) Contractual Tier 2 Tier 2 Consolidated	Lloyds Bank pli n/a Privat English n/a Tier 2 Tier 2
2 Unique Identifier 2a Specifies if the instrument has been publicly or privately placed. 3 Coverning law(s) of the instrument 3a Contractual recording to the instrument 3a Contractual recording to the instrument 3a Contractual recording to the instrument 4a Instrument controls aguidatory treatment Post-straational CRR rules 5 Eligible at solo/guub-jconsolidated' solo8(sub-)consolidated 7 Instrument type 8 Regulatory capital value (m) 9 Normial Annount - Currency of Resum (m) 10 Socuring casalification 11 Organization price 10 Recounting classification 11 Organization Sissance 12 Pergulator dated 13 Original matrixity date	UISS34080.00 UISS533W8V44 Public New York (subordination provisions governed by Scots issue) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 0 UISD 0 GBP 0 99.866 100 Liability - amotised cots	US5394394-67 US5353WBU22 Public New York (subcrimation provisions governed by Social Iaw) Contractual Tier 2 Correct	USS39447AB92 Public New York (subordination and waiver of right to set off governed by Scots law) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 1146 USD 1.500	US539439AN92 Public New York (subordination provisions governed by Scots law) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities	US539439AM10 Public New York (subordination provisions governed by Scota Jew) Contractual Tier 2 Tier 2 Consolidated	US530447AE32 Public New York (subordination and waiver of right to set off governed by Social law) Contractual Tier 2 Tier 2 Consolidated	USS39439AW91 Public New York (subordination and waiver of right to set of governed by Scots law) Contractual Tier 2 Tier 2	n/i Privat Englist n/i Tier 2
Governing law(s) of the instrument Governing law(s) of the instrument Governing law(s) of the instrument Gutractual recognition of write down and conversion powers of resolution guidetory treatment Gutractual recognition of write down and conversion powers of resolution guidetory treatment Gutractual recognition of write down and conversion powers of resolution guidetory treatment Gutractual recognition of write down and Gutractual recognition of write down and Gutractual recognition Gutractual recogniti Gutractual recognitio	Public New York (subcridination provisions governed by Scots Isawy Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 0 G	Public New York (Juberdination provisions governed by Scota Iaw) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 20 USD 26 GBP 20 USD 26 GBP 20 USD 26 00 00 00 00 00 00 00 00 00 00 00 00 00	New York (subordination and waiver of right to set of governed by Scots law) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 1.164 USD 1.500	New York (subordination provisions governed by Scots liaw) Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities	New York (subordination provisions governed by Scots law) Contractual Tier 2 Tier 2 Consolidated	New York (subordination and waiver of right to set off governed by Scots law Contractual Tier 2 Tier 2 Consolidated	New York (subordination and waiver of right to set off governed by Scots law) Contractual Tier 2 Tier 2	Englisi n/: Tier /
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³⁴ Judicoticies guidatory treatment 4 Innanistional CRR rules 5 Post-strainational CRR rules 5 Post-strainational CRR rules 6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated 7 Instrument type 8 Regulatory capital value (m) 9 Nominal Annount - Currency of Issue (m) - Currency of Reporting (m) al Issue price 10 Rocounting classification 11 Organicated solo 11 Organicated solo 12 Perspetual or dated 13 Organia marking date	Contractual Tier 2 Consolidated Dated subordinated liabilities GBP 0 GBP 0 GBP 0 98.866 100 Liability - amotised coto	Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities GBP 20 USD 26 GBP 20 100	Contractual Tier 2 Consolidated Dated subordinated liabilities GBP 1,164 USD 1,500	Contractual Tier 2 Tier 2 Consolidated Dated subordinated liabilities	Contractual Tier 2 Tier 2 Consolidated	Contractual Tier 2 Tier 2 Consolidated	Contractual Tier 2 Tier 2	Tier 2
seguilatory treatment 4 Transitional CRR rules 5 Post-transitional CRR rules 6 Eligible at solo(sub-)consolidated solo&(sub-)consolidated 7 Instrument type 8 Regulatory capital value (m) 9 Norrinal Amount - Currency of Reporting (m) 7 Instrument type 10 Recentplicity of Reporting (m) 10 Recentplicity of Reporting (m) 10 Accounting classification 11 Original date of Isiaance 12 Perptaul or dated 13 Original maturity date	Tier 2 Consolidated Dated subordinated liabilities GBP 0 USD 0 GBP 0 99.866 90.00 Liability - amortised cost	Tier 2 Consolidated Dated subordinated liabilities GBP 20 USD 26 GBP 20 100	Tier 2 Consolidated Dated subordinated liabilities GBP 1,164 USD 1,500	Tier 2 Consolidated Dated subordinated liabilities	Tier 2 Consolidated	Tier 2 Consolidated	Tier 2	
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6 Elsple at solo/(sub-)consolidated solo8(sub-)consolidated 7 Instrument type 8 Begguiatry capital value (m) 9 Normial Annount - Currency of Resum (m) a Issue price B Redemption price 10 Accounting classification 11 Organization 10 Accounting classification 11 Organization 12 Aperptuation of added 13 Organization	Consolidated Dated subordinated liabilities GBP 0 USD 0 GBP 0 99.866 100 Liability - amortised cost	Consolidated Dated subordinated liabilities GBP 20 USD 26 GBP 20 100	Consolidated Dated subordinated liabilities GBP 1,164 USD 1,500	Consolidated Dated subordinated liabilities	Consolidated	Consolidated		Tier 2
Instrument type Regulatory capital value (m) Norminal Amount - Currency of Issue (m) - Currency of Reporting (m) Bedemption price Redemption price Norming classification It Original date of Issuance I2 Perptual or dated Sorgain maturity date	Dated subordinated liabilities GBP 0 USD 0 GBP 0 99.866 100 Liability - amortised cost	Dated subordinated liabilities GBP 20 USD 26 GBP 20 100	Dated subordinated liabilities GBP 1,164 USD 1,500	Dated subordinated liabilities			Consolidated	
Regulatory capital value (m) Regulatory capital value (m) Norninal Amount - Currency of Issue (m) Lorency of Reporting (m) Bissue - Currency of Reporting (m) Dissue - Currency of Reporting	GBP 0 USD 0 GBP 0 99.866 100 Liability - amortised cost	GBP 20 USD 26 GBP 20 100	GBP 1,164 USD 1,500		Dated subordinated lighilities			Solo and Sub-consolidated
9 Vermial Anount - Currency of Issue (m) - Currency of Reporting (m) al Issue price b. Redemption price 10 Acounting classification 11 Original date of Issuance 12 Original date of Issuance 13 Original marking date 13 Original marking date	USD 0 GBP 0 99.866 100 Liability - amortised cost	USD 26 GBP 20 100	USD 1,500			Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
Currency of Reporting (m) Save price Redemption price Redemption price Contrary datasellistation Criginal date of Issuance Perpetual or dated Sorgani matrix date	GBP 0 99.866 100 Liability - amortised cost	GBP 20 100		GBP 466	GBP 983	GBP 911	GBP 788	GBP 78
al Issue próce De Redemption priora 10 Accounting classification 11 Orginal date of Issuance 12 Perptaulaur of adted 13 Orginal and actived data	99.866 100 Liability - amortised cost	100		USD 824	USD 1,328	USD 1,500	USD 1,000	USD 1,000
	100 Liability - amortised cost		GBP 1,187	GBP 652	GBP 1,051	GBP 1,187	GBP 791	GBP 79
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date	Liability - amortised cost		99.77	99.866	100	100	100	10
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date		100 Liability - amortised cost	100 Liability - amortised cost	100 Liability - amortised cost	100 Liability - amortised cost	100 Liability - amortised cost	100 Liability - amortised cost	100 Liability - amortised cos
12 Perpetual or dated 13 Original maturity date		Liability - amortised cost 10/12/2015	Liability - amortised cost 24/03/2016	Liability - amortised cost 14/11/2016	Liability - amortised cost 14/11/2016	Liability - amortised cost 09/01/2018	Liability - amortised cost 15/11/2022	Liability - amortised cos 15/11/2022
13 Original maturity date	01/12/2015 Dated	Dated	24/03/2016 Dated	14/11/2016 Dated	14/11/2016 Dated	09/01/2018 Dated	13/11/2022 Dated	15/11/202
	01/12/2045	10/12/2025	24/03/2026	01/12/2045	10/12/2025	09/01/2048	15/11/2033	15/11/203
	No	No	No	No	No	No	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call on any date between 15/08/2032 & 15/11/32 inclusive Reg Call = Yes	Optional Call on any date between 15/08/2032 & 15/11/32 inclusive Reg Call = Yes
	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/i
oupons / dividends								
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%	4.3440%	7.9530%	8.13309
19 Existence of a dividend stopper	No Mandatory	No	No	No	No	No Mandatory	No Mandatory	Nendator
Oa Fully discretionary, partially discretionary or mandatory (in terms of timing) Ob Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory	Mandatory	Mandato
Existence of step up or other incentive to redeem	Nandatory	No	No	Manualory No	Mandatory	Mandatory	Manuatory	Manuator
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulativ
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertibl
24 If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by U resolution authority at point o non-viabilit
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
If convertible, mandatory or optional conversion 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	n/a n/a	n/a n/a	n/ n/
If convertible, specify instrument type convertible into 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	n/a n/a	n/a n/a	n
0 Write-down features	See below	See below	See below	See below	See below	See below	See below	See belo
1 If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by U resolution authority at point non-viabili
32 If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
13 If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
4 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 Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractua
tb Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated de ranking junior to Senior Holdo and senior to Undated Tier
5 Instrument type immediately senior	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior non-preferre
6 Non-compliant transitional features	No	No	No	No	No	No	No	N
7 Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
7a Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggrou p.com/investors/fixed-income-	https://www.llovdsbankinggrou p.com/investors/fixed-income- investors/capital-	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital-	https://www.lloydsbankinggrou p.com/investors/fixed-income-	https://www.lloydsbankinggrou p.com/investors/fixed-income investors/capital-	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital-	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital-	n
	investors/capital- issuance.html	investors/capital- issuance.html	investors/capital- issuance.html	investors/capital- issuance.html	investors/capital- issuance.html	investors/capital- issuance.html	investors/capital- issuance.html	

Capital instruments main features

1	ssuer	Lloyds Bank Corporate Markets plo	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bar
2	Jnique Identifier	n/a	n/a	n/a	n/a	n/a	XS2138286229	n/a	
	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Public	Private	F
							English (subordination and		
3	Soverning law(s) of the instrument	English	English	English	English	English	waiver of right to set off governed by Scots law)	English	E
	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	authorities							-	
	atory treatment								
	Fransitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	Solo	Solo and Sub-cons
7	nstrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated li
8	Regulatory capital value (m)	GBP 127	GBP 317	GBP 485	GBP 150	GBP 42	GBP 250	GBP 298	6
	Nominal Amount - Currency of Issue (m)	EUR 150	USD 400	USD 650	JPY 31.300	JPY 10.000	EUR 309	GBP 300	US
-	- Currency of Reporting (m)	GBP 127	GBP 317	GBP 514	GBP 154	GBP 49	GBP 262	GBP 300	
0a	ssue price	100	100	100	100	100		100	,
	Redemption price	100	100	100	100	100		100	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		Liability - amortised cost	Liability - amorti
	Accounting classification Driginal date of issuance	25/05/2018	25/05/2018	20/09/2019	25/11/2019	25/11/2019	16/03/2020	02/03/2023	Liability - amorti 14/
									14
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	1
	Driginal maturity date	25/05/2033	25/05/2030	24/03/2026	30/05/2028	15/02/2038	18/03/2030	02/06/2033	14
14	ssuer Call subject to prior supervisory approval if required	Yes	Yes	n/a	n/a	n/a	Yes	Yes	
		Optional Call Date	Optional Call Date	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date =	Optional Call Date = 2 March	
		=25/05/2028	=25/05/2025	(Bullet)	(Bullet)	(Bullet)	18/03/2025	2028 to (and including) 2 June	between 14/0
16	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	2028	14/12/2041
13	optional call date, contingent call dates and redemption amount	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Reg C
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Tax C
								Redemption Price = 100%	Redemption Price
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a	
Coup	ons / dividends								
17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	
18	Coupon rate and any related index	3M EUR LIBOR +220bps	SOFR+2.65%	4,1378%	2.0367%	2.6823%	4.5000%	7.1200%	
		No	No				No	No	
19	Existence of a dividend stopper	No	No	No	No	No			
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	No Mandatory	No Mandatory	No Mandatory	Mandatory	Mandatory	м
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)		Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	Mandatory Mandatory		м
19 20a 20b 21	Existence of a dividend stopper "ully discretionary, partially discretionary or mandatory (in terms of timing) "ully discretionary, partially discretionary or mandatory (in terms of amount) "ostence of step up or other incentive to redeem	Mandatory Mandatory No	Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	M M
19 20a 20b 21 22	Existence of a dividend stopper uity discretionary, partially discretionary or mandatory (in terms of timing) uity discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Vero-cumulative or cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No No-cumulative	No Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	M M Non-cu
19 20a 20b 21 22	Existence of a dividend stopper "ully discretionary, partially discretionary or mandatory (in terms of timing) "ully discretionary, partially discretionary or mandatory (in terms of amount) "ostence of step up or other incentive to redeem	Mandatory Mandatory No Cumulative Convertible	Mandatory Mandatory No Cumulative Convertible	No Mandatory Mandatory No Non-cumulative Convertible	No Mandatory Mandatory No Non-cumulative Convertible	No Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	M M Non-cu Co
19 20a 20b 21 22 23	zistence of a dividend stopper diry discretionary, partially discretionary or mandatory (in terms of timing) "ully discretionary, partially discretionary or mandatory (in terms of amount) zistence of step up or other incentive to redeem dow.czmudateve czymudateve Zonvertible or non-convertible	Mandatory Mandatory No Cumulative Convertible Statutory bal-in by UK	Mandatory Mandatory No Cumulative Convertible Statutory bali-in by UK	No Mandatory Mandatory Non-cumulative Convertible Statutory bail-in by UK	No Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK	No Mandatory Mandatory Non-cumulative Convertible Statutory ball-in by UK	Mandatory Mandatory No Non-cumulative Convertible Statutory ball-in by UK	Mandatory Mandatory No Non-cumulative Convertible Statutory ball-in by UK	M Non-cu Co Statutory bail
19 20a 20b 21 22 23	Existence of a dividend stopper uity discretionary, partially discretionary or mandatory (in terms of timing) uity discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Vero-cumulative or cumulative	Mandatory Mandatory Na Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	No Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	M Non-cu Co Statutory baik resolution authority a
19 20a 20b 21 22 23 24	Zistence of a dividend stopper divid scentomary, partially discretionary or mandatory (in terms of timing) "ully discretionary, partially discretionary or mandatory (in terms of amount) Subtence of step up or other incentive to redeem Mo-cumulative cumulative Convertible or non-convertible f convertible, conversion trigger(s)	Mandatory Mandatory Cumulative Convertible Statutory bal-in by UK resolution authority at point of non-viability	Mandatory Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	No Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	No Mandatory Mandatory No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability	No Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	M Non-cu Co Statutory baik resolution authority a
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Capital instruments main features	Liauda R. 1.1	Lisuda Baskisa Co	Lieude R. 1. 1	Bank of Scotland plc	Lieude R. C. S.	Lieude C. 1. 1	Liauda Baskina C	Bank of Scotland
	Lloyds Bank plc		Lloyds Bank plc		Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland
2 Unique Identifier	n/a	XOLLODOL4040	n/a	n/a	n/a	n/a	XS2351166421	-
2a Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Priv
	5			English (subordination		5	New York (subordination and	English (subordinati
3 Governing law(s) of the instrument	English	set off governed by Scots law)	English	provisions governed by	English	English	waiver of right to set off	provisions governed Scottish la
				Scottish law)			governed by Scots law)	Scottish la
3a Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	
Regulatory treatment	1							1
4 Transitional CRR rules	Tier 2		Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tie
5 Post-transitional CRR rules	Tier 2		Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ti
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	5
7 Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabili
8 Regulatory capital value (m)	GBP 259	GBP 579	GBP 420	GBP 1.000	GBP 323	GBP 778	GBP 494	GBP
9 Nominal Amount - Currency of Issue (m)	EUR 309		GBP 915	GBP 1,000	GBP 394	USD 1.500	GBP 500	GBP
		GBP 1,309 GBP 1,309	GBP 915 GBP 915			GBP 1.187	GBP 500 GBP 500	
- Currency of Reporting (m)	GBP 262			GBP 1,000	GBP 394			GBP
9a Issue price	100		100	100	100	100	100	
9b Redemption price	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
11 Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	C
13 Original maturity date	18/03/2030	03/12/2035	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/
14 Issuer Call subject to prior supervisory approval if required	Yes		Yes	Yes	Yes	No	Yes	24/00/
14 Issuer Call subject to prior supervisory approval in required	165	165		168	168	140	Optional Call on any date	
	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date = 16/06/26	Optional Call Date =	Optional Call Date = No	between 15/09/2026 &	Optional Call Da
	18/03/2025		03/12/2030	Reg Call = Yes	03/12/2030	Reg Call = Yes	15/12/2026 inclusive	24/09/
15 Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes	Reg Call =
	Tax Call = Yes		Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Tax Call =
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100 %	Redemption Price = 100%	Redemption Fride = 100%	Redemption Price = 100%	Redemption Price = 1
18 Subsequent cell dates	Annu Internet Devenuent Dete	- (-	-!-	-1-	- (-	-1-		
16 Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	
Coupons / dividends	1							
17 Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floa
18 Coupon rate and any related index	2.6787%	2.7070%	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.
18 Coupon rate and any related index 19 Existence of a dividend stopper	2.6787% No		2.7300% No	SONIA + 2.10% No	2.6100% No	3.9160% No	1.9850% No	SONIA + 1.
19 Existence of a dividend stopper								
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	No	No	No	No	No	No	No	Mand
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)	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	Mand
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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)	No Mandatory Mandatory No	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No Non-cumulative Convertible	Mand Mand Non-cumul
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10 Existence of a dividend stopper 200 Fully discretionary, partially discretionary or mandatory (in terms of timing) 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of a disp up or other incentive to redeem 22 Non-conventible 23 Convertible on on-convertible 24 If convertible, conversion trigger(s) 25 If convertible, order partially 26 If convertible, superly instantent type convertible into 27 If overtible, superly instantent type convertible into 28 If convertible, superly instantent type convertible into 29 If write-down, features 20 If write-down, features 21 If write-down, field or partial 22 If write-down, full or partial 23 If write-down, full or partial 24 Ranking of the instrument in normal insolvency proceedings 25 Instrument type immodiality senic	No Mandatory Mandatory No Non-carnatalive Convertible Statutory bail-in by UK resolution authority at point of na na na na na na na na na na na na na	No. Mandatory Mandatory Non-cumulative Convertible Statutory bali- in by UK resolution authority at point of mon-vitability of the statutory bali- in by UK resolution authority at point of main statutory bali- in by UK resolution authority at point of main of the statutory bali- in by UK resolution authority at point of main of the statutory bali- in by UK resolution authority at point of the main of the main o	Non Mandatory Mandatory Mandatory Mandatory Non-cumulative Convertible Stautory balin by UK resolution authority at point of non-viability non stautory balin by UK resolution authority at point of non-viability non-viability Resolution authority at point of non-viability Non-viabil	Noi Mandatory Mandatory Non-cumative Convertible Stantory bali- ny tuf resolution authority at point of non-viability non-viability Statutory bali- ny tuf resolution authority at point of non-viability Statutory bali- ny tuf resolution authority at point of non-viability function of the statutory of the non-viability function of the statutory of the non-viability function of the statutory of the non-preferred debt and service to Undated Tire 2. Stenior non-preferred debt and service to Undated Tire 2.	No Mandatory Mandatory Non-currutative Convertible Statutory bali- ny tut resolution authority at point of non-viability nation nation nation nation nation nation Statutory bali- ny tut resolution authority at point of non-viability	No Mandatory Mandatory Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of new-ability new-ability na na na na na na na na na na na na na	Non Mandatory Mandatory Mandatory Nanotacity Non-cumulative Contractual recognition of Statutory bain- by UK resolution authority at point of Statutory bain- by UK resolution authority at point of Contractual recognition of Statutory bain- by UK resolution authority at point of Statutory bain- by UK resolution authority at point of non-vability Na Contractual recognition of Statutory bain- by UK Contractual recognition of UK Statutory Seried Value and seried o No Contractual recognition of No Contractual recognition of No Contractual recognition of Contractual recognition	Man Man Non-cum Statutory bail- resolution authority air non-vi Situtory bail- situtory bail- resolution authority air non-vi Costat Costa Costat Costa C
19 Existence of a divident discretionary or mandatory (in terms of timing) 100 Field discretionary, partially discretionary or mandatory (in terms of timing) 200 Field discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of a tap up or other incoments to treates 22 Non-compliant/ teams 23 Convertible or non-convertible 24 tf convertible, conversion trigger(s) 25 of convertible, conversion trigger(s) 26 of convertible, paed/n situment type convertible into 27 of convertible, paed/n situment type convertible into 28 of convertible, paed/n situment type convertible into 29 for convertible, specify instrument type convertible into 20 generative down, write-down trigger(s) 21 ff write-down, full or partial 31 ff write-down, full or partial 32 ff write-down, full or partial 33 ff write-down, full or partial 34 ff termore type write-down description of write-up mechanism 34 ff termore type write-down description of write-up mechanism 34 ff termore type inmedi	No Mandatory Mandatory No Non-carnatalive Convertible Statutory bail-in by UK resolution authority at point of na na na na na na na na na na na na na	No. Mandatory Mandatory Nor-ormative Convertile Statutory bal-in by UK resolution authority 4 point of naite authority 4 point of resolution authority 4 point of nor-viability Nite Octavitated Teal Dates sub-oriented debt ranking junior to Senior On- preferred debt and senior to Undated Tier 2 Senior Uneacued Networks authority authority Nite Contractual Dates sub-oriented debt ranking junior to Senior On- preferred debt and senior to Undated Tier 2 Senior Uneacued Networks authority Networks authority Netwo	No Mandatory Mandatory No Non-curnative Convertible Statutory ball-in by Ud resolution authority at point of resolution authority at point of na na na na na na na na na na na na na	Noi Mandatory Mandatory Non-curnulative Convertible Statutory ball in by UK resolution authority al opini of resolution authority al opini of noi-viability nala nala nala nala nala nala nala nal	Neo Mandatory Mandatory Neo-carnalative Convertible Statutory ball-in by Uk resolution authority 4 point of nea nation of the statutory ball-in by Uk resolution authority 4 point of nea nation nation of the statutory ball-in by Uk Statutory ball-in by Statutory ball-in	No Mandatory Mandatory Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of new-ability new-ability na na na na na na na na na na na na na	Non Mandatory Mandatory Non-curnative Connectual recognition of Statutory Jakin by UK resolution authority at point of Statutory Jakin by UK non-vability non-vab	Man Man Nen-cum Statutery tail- resolution authority al a non-vi statutery tail- resolution authority al statutery tail- resolution authority al non-vi con-vi con-tail- non-vi statutery tail- non-vi con-tail- control tail- control tail- con

	al instruments main features						
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plo	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plo
2	Unique Identifier	US53944YAQ61	n/a	XS2668240844	n/a	US53944YAA10	
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Private	Public	Public
		New York (subordination and		English (subordination and		New York (subordination and	
3	Governing law(s) of the instrument	waiver of right to set off	English	waiver of right to set of	English		b set off governed by Scots law
		governed by Scots law)		governed by Scots law		governed by Scots law)	
3a	Contractual recognition of write down and conversion powers of resolution	Contractual	n/a	n/a	n/a	Contractual	n/a
	authorities						
	latory treatment Transitional CRR rules		Tier 2		Tier 2	Tier 2	
	Post-transitional CRR rules	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
5							
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 136	GBP 1,247	GBP 295	GBP 295	GBP 0	GBP 411
9	Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	SGD 500	SGD 500	USD 1,000	EUR 500
	- Currency of Reporting (m)	GBP 930	GBP 1,385	GBP 292	GBP 292	GBP 791	GBP 424
9a	Issue price	100	100	100	100	99.435	99.49
9b	Redemption price	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
11	Original date of issuance	14/12/2021	19/11/2021	22/08/2023	22/08/2023	04/11/2014	05/01/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	14/12/2046	07/11/2032	22/08/2033	22/08/2033	04/11/2024	
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	No	
۲Ť.	· · · · · · · · · · · · · · · · · · ·	Optional Call on any date		100	105		Ontional Call on any date
		between 14/09/2041 &	Optional Call Date =	22/08/2028	22/08/2028	Optional Call Date = No	between 05/01/2029 8
		14/12/2041 inclusive	07/11/2027	Reg Call = Yes	Reg Call = Yes	(Bullet) Reg Call = Yes	05/04/2029 inclusive -
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes
		Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes
		Redemption Price = 100%					Redemption Price = 100%
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a
	ons / dividends						
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.3690%	2.7540%	5.2500%	5.4900%	4.5000%	4.3750%
19	Existence of a dividend stopper	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
20b					Manuatory	iviaridatory	Mandatory
1200	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory Mandatory
200	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory					
			Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	Mandatory No	Mandatory	Mandatory No	Mandatory No	Mandatory No Non-cumulative
21 22	Existence of step up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative Convertible Contractual recognition of	Mandatory No Non-cumulative Convertible	Mandatory No Non-cumulative Convertible	Mandatory No Non-cumulative Convertible	Mandatory No Non-cumulative Convertible Contractual recognition of	Mandatory No Non-cumulative Convertible
21 22 23	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Mandatory No Non-cumulative Convertible Statutory bail-in by UK	Mandatory No Non-cumulative Convertible Statutory bail-in by UK	Mandatory No Non-cumulative Convertible Statutory bail-in by UK	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK	Mandatory No Non-cumulative Convertible Statutory bail-in by UK
21 22	Existence of step up or other incentive to redeem Non-cumulative or cumulative	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of
21 22 23 24	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability
21 22 23 24 25	Existence of step up or other incentive to redeem Non-cannelative or connectible Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a
21 22 23 24 25 26	Existence of step up or other incentive to redeem Non-ournulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability nia nía	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Nandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No No-currulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Non-cumulative Contractual recognition of Statutory bal-in by UK resolution authority at point of non-viability n/a n/a	Mandato No Non-cumulative Statutory bail-in by UK resolution authority at point of non-viability n/n
21 22 23 24 25 26 27	Existence of step up or other incentive to redeem Non-camulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, and conversion	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability na n/a n/a	Mandatory No Non-cumulative Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Non-cumulative Contractual recognition of Statutory bail-n by UK resolution authority at point of non-visibility n/a n/a n/a	Mandator Non-cumulative Statutory bail-in by UH resolution authority at point of non-viability n/a n/a n/a
21 22 23 24 25 26 27 28	Existence of step up or other incertitive to redeem Non-camulative commutative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, maintains or coticnal conversion If convertible, maintains or coticnal conversion If convertible, maintains or coticnal conversion	Non-cumulative Convertible Contractual recognition of Statutory bail-rib by UK resolution authority at point of non-viability n/at n/a n/a n/a n/a	Mandatory No Non-curulatave Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vitability n/a n/a n/a n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Non-cumulative Convertible Convacture freognition of Statutory bail- hby UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a
21 22 23 24 25 26 27 28 29	Existence of step up or other incentive to redeem Non-camulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, address of conversion If convertible, specify instrument type convertible into If convertible, specify instrument to conversion	Non-cumulative Contractual recognition of Statutory bain he y UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Mandatory Non- Convertible Statutory bail-in by UK resolution authority at point of non-visibility n/a n/a n/a n/a n/a n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by Ur resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a n/a	Mandatory Non-cumulative Convertible Statutory bai-h by UK resolution authority at point of non-viability nia nia nia nia nia nia nia	Mandatory Non-currulative Contractual recognition of Statutory ball-n by UK resolution authority at point of non-viability nia nia nia nia nia nia nia nia	Mandaton Ke Non-cumulatve Convertible Statutory bail-in by U resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a
21 22 23 24 25 26 27 28 29	Existence of step up or other incertitive to redeem Non-camulative commutative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, maintains or coticnal conversion If convertible, maintains or coticnal conversion If convertible, maintains or coticnal conversion	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability nia nia nia nia nia nia See below	Mandatory No Non-curulatave Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vitability n/a n/a n/a n/a	Mandatory No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Convertible Convacture recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below	Mandatory Non-cumulative Convertible Statutory ball-in by Ur resolution authority at point of non-viability nia nia nia nia nia nia nia nia nia nia
21 22 23 24 25 26 27 28 29 30	Existence of step up or other incertifive to redeem Non-cumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, address or profound conversion If convertible, address or profound conversion If convertible, appeding instrument type convertible into If convertible, appeding issuer of instrument tit converts into Write-down features	Non-cumulative Contractual recognition of Statutory bail- hoy UK resolution authority at point of non-viability nía nía nía nía cumulative nía nía nía nía nía nía nía nía nía nía	Mandatory Non-carnulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a se babo Statutory bali-in by UK	Mandatory Non-cumulative Convertible Statutory Jakin by UK resolution authority at point of non-viability nit nit nit nit nit nit see babe Statutory bali-in by UK	Mandatory Non-cumulative Convertible Statutory Jakin by UK resolution authority at point of non-viability nin nin nin nin statutory bali-in by UK	Manatary No Non-cumulative Conversitio Contractual usoparito full resolution automation not not nation nati	Mandatory Non-cumulative Convertible Statutory Jakin by UH resolution authority at point o non-viability nita nita nita nita nita nita nita nita
21 22 23 24 25 26 27 28 29 30	Existence of step up or other incentive to redeem Non-camulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, address of conversion If convertible, specify instrument type convertible into If convertible, specify instrument to conversion	Non-curruitative Convertible Contractual recognition of resolution authority at point of resolution authority at point of na na na na na na na curruitation Contractual recognition of Statutory bail-n by UK	Mandatory No Non-currulative Convertible Statutory bali-in by UK resolution authority at point of na'a na'a na'a na'a na'a na'a na'a na'	Marataon Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of new-wability new	Maratary Non-cumatitive Convertible Statutory ball-in by UK resolution authority at point of national national national national national see below Statutory bail-in by UK	Mandatory No Non-camalative Contractual recognition of Statutory balin by UK resolution authority at point of non-viability nita nita nita nita nita nita nita nita	Meration Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of on- national statutory ball-in by UK n/statutory ball-in by UK Statutory ball-in by UK Statutory ball-in by UK
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21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34b 35 36 37	Existence of step up or other incertitive to redeem Anon-consulative or convertible Convertible or non-convertible If convertible, conversion trigger(s) If convertible, sourcersion integration If write-down, matures If write-down, mile down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, discription of write-up mechanism Type of suborditation Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant features Non-compliant features	No. Non-curulative Conventible Contractual recognition of Statutory bai-in by UK resolution authority at point of non-viability non-viability contractual recognition of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of statutory at point of Statutory abin hy UK resolution authority at point of statutory at point of Statutory abin hy UK resolution authority at point of statutory at point of Statutory at point of Sta	Manataryy No Nor-currulative Convertible Statutory bali ni by tik resolution autority at point of nor-viability nia nia nia nia nia see below Statutory bali ni by tik resolution autority at point of nor-viability Data du storoint at point preferrad deb and serior to preferrad deb and serior to preferrad deb and serior to preferrad deb and serior to preferrad deb na serior to no preferrad deb na serior to no na	Marataon Non-cumalative Convertible Statutory ball-in by UK resolution authority at point of new convertible new convertible n	Manatary Non-ournalitive Convertible Statutory ball-in by UK resolution authority at joint of national statutory ball-in by UK national statutory ball-in by UK national statutory ball-in by UK statutory ball-in by UK Statutory ball-in by UK statutory ball-in by UK non-viability Dated subordinated debt manking juniot to Senior Holdco and senior to Undead Tra 2 Senior Non-preferred Senior Non-preferred Non National Senior Non-preferred Non National Senior Non-National Senior National Senior Non-National Senior National Senior Nation	Manatary No. Non-carnatary Convertible Contractual recognition of Statutory balin by UK resolution authority at point of nata nata nata nata nata Statutory balin on UK Statutory balin on UK Statutory balin on VK resolution authority at possity of the Statutory balin on the nata Dates subordinates debt preferred debt and serior to Undated Tier 2 Senior Unsecured Near	Mandator Nen-cumulative Convertible Statutory bail-in by Uh resolution authority at point o n/ability n/ki n/ki n/ki n/ki n/ki n/ki n/ki n/ki
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34b 35 36 37	Existence of step up or other incertive to redeem Existence of step up or other incertive to redeem Convertible or non-convertible If convertible, conversion trigger(s) If convertible, address of the step of th	No. Non-curulative Convertible Convertible Resolution authorized paint of UK resolution authorized paint of UK naint naint naint Contractual recognition of Babutary talkin by UK Contractual recognition of Babutary talkin by UK Contractual recognition of Babutary talkin by UK naint Contractual recognition of Babutary talkin by UK naint Contractual Babutary talkin by UK naint Contractual Dates subordinated dati Naint Contractual Dates subordinated fire 2 Service Unsecured Neo Naint Naint Contractual Contractual Dates subordinated fire 2 Service Unsecured Neo Naint Naint Naint Service Unsecured Naint N	Mandatory Non-cumulative Convertible Statutory bakin by UK resolution authority at point of non-vitability non-vitability Statutory bakin by UK resolution authority at point of non-vitability non-vitab	Mandatory Non-camalative Convertible Statutory bai- in ty uti resolution authority at point of non-viability non-viability authority at point of non-viability resolution authority at point of Statutory bai-in ty Uti resolution authority at point of statutory bai-in ty Uti Statutory bai-in ty Uti non-viability Contractuded Ter 2 Serior Holson Transaction Non- and senior to Utandard Ter 2 Senior Unsecured Non ny 2 Statutory Landard Ter 2 Senior Unsecured Non ny 2 Status auto-riticated deb Tutos./www.lloydbaankingcro.	Mandatory Non-carnatative Convertible Statutory bal- in by UK resolution authority at point of resolution authority at point na na na secolution authority at point Statutory bal- in by UK resolution authority at point Statutory bal- in by UK resolution authority at point Na Statutory bal- in by UK resolution authority at point Na Statutory bal- na bal- point de Statutory bal- point de Statutory bal- na bal- statistic bal- point de Statutory bal- na bal- statistic bal- point de Statutory bal- na bal- statistic bal- point de Statutory bal- na bal- point de Statutory bal- na bal- statistic bal-	Manstatory Non-currulative Contractual recognition of Statutory bail- hoy UK resolution authority at point of Statutory bail- hoy UK non-vability non-vability Contractual cognition of Statutory bail- hoy UK resolution authority at point of non-vability non-vability non-vability Contractual at point of non-vability non-vability Contractual to Senter non- prefered debt and serior to Uther Uthescuel Senior Uthescuel Senior Uthescuel No No No No No No No No No No No No No	Mandator Nen-sumative Convertible statutory bask-in by ut resolution authority at point o non-viability in the statutory bask-in by ut resolution authority at point o See below statutory bask-in by ut resolution authority of point See below statutory bask-in by ut resolution authority of point See below see below the solution authority of point of the see below the solution of the solution of
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34b 35 36 37	Existence of step up or other incertitive to redeem Anon-consulative or convertible Convertible or non-convertible If convertible, conversion trigger(s) If convertible, sourcersion integration If write-down, matures If write-down, mile down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, discription of write-up mechanism Type of suborditation Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant features Non-compliant features	No. Non-curulative Conventible Contractual recognition of Statutory bai-in by UK resolution authority at point of non-viability non-viability contractual recognition of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of Statutory abin hy UK resolution authority at point of statutory at point of statutory at point resolution authority a	Manataryy No Nor-currulative Convertible Statutory bali ni by tik resolution autority at point of nor-viability nia nia nia nia nia see below Statutory bali ni by tik resolution autority at point of nor-viability Data du storoint at point preferrad deb and serior to preferrad deb and serior to preferrad deb and serior to preferrad deb and serior to preferrad deb na serior to no preferrad deb na serior to no na	Marataon Non-cumalative Convertible Statutory ball-in by UK resolution authority at point of new convertible new convertible n	Manatary Non-ournalitive Convertible Statutory ball-in by UK resolution authority at joint of national statutory ball-in by UK national statutory ball-in by UK national statutory ball-in by UK statutory ball-in by UK Statutory ball-in by UK statutory ball-in by UK non-viability Dated subordinated debt manking juniot to Senior Holdco and senior to Undead Tra 2 Senior Non-preferred Senior Non-preferred Non National Senior Non-preferred Non National Senior Non-National Senior National Senior Non-National Senior National Senior Nation	Manatary No. Non-carnatary Convertible Contractual recognition of Statutory balin by UK resolution authority at point of nata nata nata nata nata Statutory balin on UK Statutory balin on UK Statutory balin on VK resolution authority at possity of the Statutory balin on the nata Dates subordinates debt preferred debt and serior to Undated Tier 2 Senior Unsecured Near	Mandator Nen-cumulative Convertible Statutory bail-in by Uh resolution authority at point o n/ability n/ki n/ki n/ki n/ki n/ki n/ki n/ki n/ki

2. Instruments that are currently or were previously only recognised for regulatory capital purposes

Tier 2

I Ie				
	tal instruments main features			
1	Issuer	HBOS plo	Lloyds Bank plo	Lloyds Bank plc
2	Unique Identifier	US4041A2AF14 US4041A3AG79	GB0001905362	XS0503834821
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public
3	Governing law(s) of the instrument	New York (subordination provisions governed by English law)	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a
Rom	latory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-	Consolidated, Sub-	Consolidated, Sub-
7	Instrument type	Consolidated Dated subordinated liabilities	consolidated and Solo Undated subordinated	consolidated and Solo Dated subordinated liabilities
			liabilities	
8	Regulatory capital value (m)	GBP 0	GBP 0	GBP 0
9	Nominal Amount - Currency of Issue (m)	USD 301	GBP 100	GBP 273
-	- Currency of Reporting (m)	GBP 238	GBP 100	GBP 273
9a	Issue price	98.807	100.962	99.321
9b	Redemption price	100	n/a	100
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance Perpetual or dated	30/10/2003 Dated	28/10/1992	20/04/2010
		01/11/2033	Perpetual	Dated 22/04/2025
13	Original maturity date Issuer Call subject to prior supervisory approval if required	01/11/2033 No	No Maturity No	22/04/2025 No
14	issuer Call subject to prior supervisory approval if required	Optional Call Date = No	NO	Optional Call Date = No
		(Bullet)	Optional Call Date = No	(Bullet)
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No	Reg Call = No
13	optional call date, contingent call dates and redemption amount	Tax Call = Yes	Tax Call = No	Tax Call = Vac
		Redemption Price = 100%	Redemption Price = n/a	Redemption Price = 100%
16	Subsequent call dates	n/a	p/a	n/a
Cour	oons / dividends			
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index	6.0000%	11.7500%	7.6250%
	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	See below	See below
31	If write-down, write-down trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of	
22	Kunika danna Kull as asakial		non-viability	
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	
34a	Type of subordination	Contractual	Contractual	Contractual
		Dated subordinated debt	Undated subordinated debt	Dated subordinated debt
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non-	ranking junior to Dated Tier 2	ranking junior to Senior non-
	········	preferred debt and senior to	and senior to AT1	preferred debt and senior to
05		Undated Tier 2		Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Dated Tier 2	Senior Unsecured
36	Non-compliant transitional features	Yes	No	No
37	Non-compliant features	Issuance out of intermediate HoldCo	n/a	n/a
		1 .		·
		https://www.lloydsbankinggrou		
37a	Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income	p.com/investors/fixed-income	p.com/investors/fixed-income-
37a	Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income investors/capital-	p.com/investors/fixed-income investors/capital-	p.com/investors/fixed-income- investors/capital-
37a	Hyperlink to the prospectus of the issuance	p.com/investors/fixed-income	p.com/investors/fixed-income	p.com/investors/fixed-income- investors/capital-

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

37a Hyperlink to the prospectus of the issuance

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2 Unique Identifier	JP582667BGC7	US53944YAD58		JP582667AP59	AU3CB0297802	US53944YAW30	AU3CB0307338	AU3FN0085296
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public		Public	Public	Public
za opecilies il the illistrament has been publicity of privately placed.	Fabile	Fublic	Fublic	Fablic	Fubic	- Tubic	Public	Fubic
	Japanese (with UK bail in	New York with UK bail in	English (waiver of right to set	Japanese (with UK bail in	NSW Australia with UK bail in	New York with UK bail in	NSW Australia with UK bail in	NSW Australia with UK bail in
3 Governing law(s) of the instrument	recognition language)	recognition language	off governed by Scots law)	recognition language)	recognition language	recognition language	recognition language	recognition language
	recognition language)	recognition language	on governed by Scots law)	recognition language)	recognition language	recognition language	recognition language	recognition language
Means by which enforceability requirement of Section 13 of the TLAC Term	Contractual	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	Contractual
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)								
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a			n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7 Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8 Regulatory capital / MREL value (m)	GBP 93	GBP 974	GBP 870	GBP 300	GBP 207	GBP 395	GBP 234	GBP 79
9 Nominal Amount - Currency of Issue (m)	JPY 19,100	USD 1.250	EUR 1.000	JPY 62.000	AUD 400	USD 500	AUD 450	AUD 150
- Currency of Reporting (m)	GBP 94	GBP 989	GBP 847	GBP 305	GBP 211	GBP 396	GBP 237	GBP 79
9a Issue price	100	99	99	100			100	100
9b Redemption price	100				100	100		100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	15/12/2016	11/01/2017	12/09/2017	25/05/2023	17/03/2023	07/08/2023	06/03/2024	06/03/2024
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	15/12/2026	11/01/2027	12/09/2027	25/05/2029	17/03/2029	07/08/2027	06/03/2030	06/03/2030
14 Issuer Call	No	No	No	Yes		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	25/05/2028 - Optional issuer		07/08/2026 - Optional issuer	06/03/2029 - Optional issuer	06/03/2029 - Optional issuer
				call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par
16 Subsequent call dates	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 to Floating	Floating	Fixed to Floating	Floating
18 Coupon rate and any related index	1.047%	3.750%	2.250%	1.352%	5.8020%	SOFR + 1.56%	5.687%	3m BBSW+ 1.68%
19 Existence of a dividend stopper	No	Ng	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
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	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	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
	Contractual recognition of	Contractual recognition of		Contractual recognition of		Contractual recognition of	Contractual recognition of	Contractual recognition of
	Statutory bail-in by UK	Statutory bail-in by UK	. Statutory bail-in by UK	Statutory bail-in by UK		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
24 If convertible, conversion trigger(s)	resolution authority at point of			resolution authority at point of	resolution authority at point of			
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
25 If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK			
26 If convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
	Optional at the discretion of		Optional at the discretion of	Optional at the discretion of	Optional at the discretion of			
27 If convertible, mandatory or optional conversion	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority
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			
29 If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group			Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30 Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
Ju write-down redluids			See Delow					
	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of		Contractual recognition of	Contractual recognition of	Contractual recognition of
31 If write-down, write-down trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
33 (7)	resolution authority at point of		non-viability	resolution authority at point of			resolution authority at point of	resolution authority at point of
	non-viability	non-viability	,	non-viability	non-viability	non-viability	non-viability	non-viability
32 If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
34a Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt
	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2			
34b Ranking of the instrument in normal insolvency proceedings	and junior to Senior Preferred		and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred			
	debt	debt	debt	debt		debt	debt	debt
35 Instrument type immediately senior	n/a	n/a	n/a	n/a			n/a	n/a
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	n/a

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Capital instruments main featur	Capital	instruments	main	featur

37a Hyperlink to the prospectus of the issuance

Capi	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667BHC5	XS1757711665	CAG5533WBW69	XS1769598274	AU3CB0251239	XS1699636574
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Private		Public
-		New York with UK bail in		Japanese (with UK bail in	English (waiver of right to set	English (waiver of right to set		NSW Australia with UK bail in	English (waiver of right to set
3	Governing law(s) of the instrument	recognition language	recognition language	recognition language)	off governed by Scots law)	off governed by Scots law)	off governed by Scots law	recognition language	off governed by Scots law)
-		recognition language	recognition language	recognition language)	oil governed by Scots law)	on governed by Scots law)	on governed by Scots law,	recognition language	oil governed by Scots law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	n/a
Ja	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	11/4	104	Tea	Contractual	104
Bog	latory treatment								
	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Post-transitional CRR rules	n/a		n/a		n/a n/a	n/a		n/a
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Instrument type	Senior Unsecured GBP 1 291	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured GBP 46	Senior Unsecured GBP 0	Senior Unsecured GBP 0
	Regulatory capital / MREL value (m)		GBP 224	GBP 37	GBP 69	GBP 0			
9	Nominal Amount - Currency of Issue (m)	USD 1,750	AUD 450	JPY 7,700	NOK 1,000	CAD 500	JPY 10,000	AUD 425	GBP 1,000
-	- Currency of Reporting (m)	GBP 1,385	GBP 237	GBP 38	GBP 74	GBP 289	GBP 49	GBP 224	GBP 1,000
	Issue price	100		100		100	100		99
9b	Redemption price	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	07/11/2017	22/11/2017	14/12/2017	24/01/2018	01/02/2018	14/02/2018	07/03/2018	16/10/2017
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated		Dated
	Original maturity date	07/11/2028	22/11/2027	14/12/2027	24/01/2028	03/02/2025	15/02/2038	07/03/2025	16/10/2024
14	Issuer Call	Yes	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer	n/a	n/a	n/a	n/a	n/a	n/a	n/a
15	Optional call date, contingent call dates and redemption amount	call option, redeeming at par	iva	iva.	11/a		nva	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cou	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed to Floating rate	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.574%	4.250%	0.723%	2.940%	3.500%	0.995%	4.000%	2.250%
	Existence of a dividend stopper	No		No	No	No	No		No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No	No	No	No	Na	No		No
	Non-cumulative or cumulative	Non-cumulative		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-cumulative or cumulative	Non-cumulative Convertible	Non-cumulative	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible		Non-cumulative Convertible
	Non-cumulative or cumulative Convertible or non-convertible	Convertible	Non-cumulative Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Contractual recognition of Statutory bail in by UK	Convertible Statutory bail-in by UK
23		Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Convertible Contractual recognition of Statutory bail-in by UK	Convertible Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of Statutory bail-in by UK	Convertible Statutory bail-in by UK resolution authority at point of
23	Convertible or non-convertible	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK
23	Convertible or non-convertible If convertible, conversion trigger(s)	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability
23 24 25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
23	Convertible or non-convertible If convertible, conversion trigger(s)	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viabitly Fully or Partially At the discretion of UK	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
23 24 25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of
23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Non-cumulative Convertible Contractural recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority
23 24 25 26 27 28	Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible model instrument type convertible into	Convertible Contractual recognition of Statutory bain he ytuk resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tire 1	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tire 1	Convertible Contractual recognition of Statutory bain he yuk resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory bail-h by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Contractual recognition of Statutory bail- hb yUk resolution authority at point of non-visibility Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1
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23 24 25 26 27 28 29	Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible model instrument type convertible into	Convertible Contracture recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Ter 1 Lloyds Banking Group See below	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Convertible Contractural recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at he discretion of UK Resolution Authority Common Equity Tirt 1 Lloyds Banking Group See below	Convertible Statutory bail-h by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Contracture recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Partitiby At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Ter 1 Lloyde Banking Group See below	Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1
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23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34a 35	Convertible or non-convertible if convertible, conversion trigger(s) if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify instrument type convertible into if convertible, specify instrument type (instrument it converts) if write-down, write-down trigger(s) if write-down, permanent or temporary if write-down, full or partial write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary frame of subcontation Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	Convertible Contractual recognition of Statutory bail-in by UK novidabia authority at point of novidabially. At the discribion of UK Resolution Authority Optional at the discribion of UK Resolution Authority Common Equity Tier 1 Locyds Banking Group Sea betwo Contractual recognition of Statutory Bain by UK resolution authority at point of Statutory Pantially Fully or Pantially Permanet Senior Nov-Pherienet debb ranking senior to Dande Tire 2 and junior to Senior Pherefore debt	Non-currulative Contractual recognition of Statutory Jain hoy LK resolution authority at point of Resolution authority at point of Resolution authority at point of Resolution Authority UK Resolution Authority UK Resolution Authority Common Esuity Tiel Lloyds Banking Group Set below Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution authority at point of Statutory abain hy UK Perlay or Partially Felly or Partially Felly or Partially Sentor Non-Preferred debt ranking service Dated Tiez 2 and junior to Sentor Prefered debt	Convertible Contractual recognition of Statutory bain by Uk Markowski a contraction on availability Markowski and a contraction Resolution Authority Optional at the discrition of UK Resolution Authority Optional at the discrition of Uk Resolution Authority Common Equity Terr Lloyds Banking Group Sea below Contractual recognition of Statutory Bain by UK resolution authority at point of Statutory Parallaby Fully or Parallaby Fully or Parallaby Removed Contraction Statutory Parallaby Removed Contraction Notice Contraction N	Convertible Statutory Jakin hy UK resolution authority at point of non-wability Pully or Pantaly At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Teri 1 Lloyds Banking Group See below Statutory Jakin hy UK resolution authority at point of non-wability Fully or Pantaly Fully or Pantaly Senior No-Partend debt nanking senior to Dated Tire 2 and junor to Senior Prefered debt	Convertible Statutory Jakin by UK resolution authority at point on-websity Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Ter 1 Lloyds Barking Group See below Statutory Jakin by UK resolution authority at point of non-wabity Fully or Partially Fully or Partially Statutory Partially Statutory Partially Common Extension of the narking senior to Darled Tire 2 and junor to Senior Perfered debt	Convertible Statutory bakin by UK resolution authority at point of non-valability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tee 1 Lloyds Banking Group See below Statutory bakin by UK resolution authority at point of non-valability Fully or Partially Fully or Partially Senior No-Preterred deb nanking senior to Daide Titre 2 and junior to Senior Perfered debt	Convertible Contractual recognition of Statutory baik-in by UK existion authority at point of existion authority at point of the secution Authority Optional at the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Teir 1 Logds Banking Group Statutory baik-in by UK tesolution authority at point of Statutory baik-in by UK tesolution authority at point of Statutory Persitally Fully or Persitally In Structure In Structure Control Control Control In Structure Control Control In Structure Control Control In Structure Control Control In Structure Control Control Control In Structure Control Control Control In Structure Control Control Control In Structure Control Control Control Control In Structure Control Control Control Control Control Control Control Control Control Control In Structure Control Con	Convertible Statuty bail hoy Liv resolution authority at point on Fully or Partially At the devotion of Lik Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier1 Ludyds Banking Group Bes below Statutory bail-ho y Lik resolution authority at point of non-visability Fully or Partiality Permanetic Structured attorned detit marking senior to Dated Tier 2 and junior to Senior Preferred dett
23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34a 34b 35 36	Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, nundatory or optical conversion if convertible, secondry instrument type convertible into ff convertible, secondry instrument type convertible into ff convertible, secondry instrument type convertible into ff write-down, write-down trigger(s) if write-down, full or partial ff write-	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability H uto a Pattality At the discretion of UK Patter Statutory and Statutory Outhor Resolution Authority Outhor Resolution Authority Common Equity Tier 1 Uoyda Banking Ornup See below Contractual recognition of Statutory Jain hoy UK resolution authority at point of Statutory Jain hoy UK resolution authority at point of Statutory Jain hoy UK resolution authority at point of Statutory Date Hoy Permanent Senior Non-Preferred debt Structural Senior Polemetric Dated Tier 2 and junior to Senior Preferred debt	Non-currulative Convertible Statutory Jain hoy LK resolution authority at point of non-valability At the discretion of the Resolution Authority Common Equily Tier 1 Lkoyds Banking Group Common Equily Tier 1 Lkoyds Banking Group Satutory Bain hy UK Contractual recognition of Satutory Bain hy UK Contractual recognition of Satutory Apaint of Satutory Apaint of Satutory Apaint of Satutory Apaint of Satutory Apaint of Satutory Apain	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability H die discretion of UK Resolution Authority Commo Enuity Tier I Ludyds Banking Group Sea below Contractual recognition of Statutory Jahin by UK resolution authority at point of Statutory Jahin by UK Fully or Partially Permanent Nitrathing Structural Senior Non-Preferred debt Structural Senior Preferred debt	Convertible Statutory Jakin hy UK resolution authority at point of non-wability Pully or Pantaly At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Teri 1 Lloyds Banking Group See below Statutory Jakin hy UK resolution authority at point of non-wability Fully or Pantaly Fully or Pantaly Senior No-Partend debt nanking senior to Dated Tire 2 and junor to Senior Prefered debt	Convertible Statutory to laried of nonorhyst et part of home of the status of the home of the status of the status of the large status of the common status	Convertible Statutory Jakin by UK resolution authority at point on-viability Fully or Partially At the discretion of UK Partial at the discretion of UK Resolution Authority Common Equity Tiert Lloyds Banking Group Lloyds Banking Group Statutory baik-in by UK resolution authority at point of no-wability Fully or Partially Paramanet Senior Non-Preferred debt Structural Senior Non-Preferred debt debt debt nation Part Senior Preferred debt nation Part Senior Preferred debt nation Part Senior Preferred debt nation Part Part Senior Preferred debt nation Part Part Senior Part Part Senior Preferred debt nation Part Part Senior Part Part Senior Part Senior Part Senior Part Part Senior Part Part Senior Part Part Part Senior Part Part Part Part Part Part Part Par	Convertible Contractual recognition of Statutory bail-in by UK neolution authority at point of non-vability A the discretion of UK Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Structural Senior Non-Preferred debt Structural Senior Non-Preferred debt debt	Convertible Statuty sain hy UK resolution authority al point of non-vikeling Hally or Partially At the discribing of the Office Resolution Authority Office Resolution Authority Commo Equity Tier 1 Lloyds Banking Group Statutory bail- in by UK resolution authority at point of Resolution authority at point of Party or Partally Permanent Nation Structural Senior Non-Preferred det Structural Structural Cherrier Contect Ter and junior to Senior Preferred det Non
23 24 25 26 27 28 29 30 31 31 32 33 34 34a 34a 34b 35 36	Convertible or non-convertible if convertible, conversion trigger(s) if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify instrument type convertible into if convertible, specify instrument type (instrument it converts) if write-down, write-down trigger(s) if write-down, permanent or temporary if write-down, full or partial write-down, full or partial if write-down, permanent or temporary if write-down, permanent or temporary frame of subcontation Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	Convertible Contractual recognition of Statutory bail-in by UK novidabia authority at point of novidabially. At the discribion of UK Resolution Authority Optional at the discribion of UK Resolution Authority Common Equity Tier 1 Locyds Banking Group Sea betwo Contractual recognition of Statutory Bain by UK resolution authority at point of Statutory Pantially Fully or Pantially Permanet Senior Nov-Pherienet debb ranking senior to Dande Tire 2 and junior to Senior Pherefore debt	Non-currulative Contractual recognition of Statutory Jain hoy LK resolution authority at point of non-valability At the discretion of LK Resolution Authority Common Equily Tier 1 Lkoyde Barking Group Seatutory Sain by UK resolution authority or point Satutory Sain by UK resolution authority or point Fully or Partility Fully or Partility Fully or Partility Satutory Non-Preferred debi Structural Saino Non-Preferred debi debi	Convertible Contractual recognition of Statutory bain by Uk Markowski a contraction on availability Markowski and a contraction Resolution Authority Optional at the discrition of UK Resolution Authority Optional at the discrition of Uk Resolution Authority Common Equity Terr Lloyds Banking Group Sea below Contractual recognition of Statutory Bain by UK resolution authority at point of Statutory Parallaby Fully or Parallaby Fully or Parallaby Removed Contraction Statutory Parallaby Removed Contraction Networks and Networks and Netw	Convertible Statutory to air of the resolution athority of point of non-relability A full of Patitally A full of Patitally Option Authority Option Authority Option Authority Common Equity Ter 1 Lloyds Banking Group Lloyds Banking Group Execution authority at point of Statutory ball-in by UK resolution authority at point of Full or or Partally Permanent Non-Heifereid debt Structural Senior Non-Preferred debt Indet ning	Convertible Statutory Jakin by UK resolution authority at point on-visability Fully or Pantally At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Ter 1 Lloyds Barking Group See below Statutory Jakin by UK resolution authority at point of non-visability Fully or Pantally Fully or Pantally Statutory Pantally Statutory Pantally Common Experiment for the pantally Statutory Pantally Resolution authority for Pantally Statutory Pantally Resolution Senior Pherend debt and junor to Senior Pherend debt	Convertible Statutory bakin by UK resolution authority at point of non-valability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Teet Lloyds Banking Group See below Statutory bakin by UK resolution authority at point of non-valability Fully or Partially Fully or Partially Senior No-Preterred deb nanking senior to Daide Titre 2, and junior to Senior Perfered debt	Convertible Contractual recognition of Statutory bail-in by UK neolution authority at point of non-vability A the discretion of UK Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Structural Senior Non-Preferred debt Structural Senior Non-Preferred debt debt	Convertible Statuty bail hoy Liv resolution authority at point on Fully or Partially At the devotion of Lik Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier1 Ludyds Banking Group Bes below Statutory bail-ho y Lik resolution authority at point of non-visability Fully or Partiality Permanetic Structured attorned detit marking senior to Dated Tier 2 and junior to Senior Preferred dett

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Capital instruments main feature

37a Hyperlink to the prospectus of the issuance

Capit	al instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group pl			
2	Unique Identifier	AU3FN0041042	US539439AR07	US53944YAF07	AU3CB0253227	JP582667BJ56	JP582667CJ55	XS2569069375	US539439AY5
	Specifies if the instrument has been publicly or privately placed.	Public	Publi						
		NSW Australia with UK bail in	New York with UK bail in	New York with UK bail in	NSW Australia with UK bail in	Japanese (with UK bail in	Japanese (with UK bail in		
3	Governing law(s) of the instrument	recognition language	recognition language	recognition language	recognition language	recognition language)	recognition language)	off governed by Scots law	
	Means by which enforceability requirement of Section 13 of the TLAC Term	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	n/a	Contractua
	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)								
Reau	latory treatment	1					1	1	
	Transitional CRR rules	n/a	n/						
	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a		
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated							
	Instrument type	Senior Unsecured							
	Regulatory capital / MREL value (m)	GBP 0	GBP 1.180	GBP 0	GBP 75	GBP 151	GBP 27	GBP 630	GBP 1,18
	Nominal Amount - Currency of Issue (m)	AUD 325	USD 1.500	USD 1.500	AUD 150	JPY 31.300	JPY 5,800	EUR 750	USD 1.500
5	- Currency of Reporting (m)	GBP 172	GBP 1.187	GBP 1.187	GBP 79	GBP 154	GBP 29	GBP 636	GBP 1.187
0.0	Issue price	100	100	100	100	100	00, 20		
	Redemption price	100	100	100	100	100	100		
	Accounting classification	Liability - amortised cost							
	Original date of issuance	07/03/2018	22/03/2018	08/05/2018	23/05/2018	31/05/2018	31/05/2018		
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
	Original maturity date	07/03/2025	22/03/2028	08/05/2025	23/05/2028	30/05/2028	30/05/2033	11/01/2029	07/08/202
	Issuer Call	0//03/2023 No	22/03/2020 No	00/03/2023 No	23/03/2020 No	30/03/2020 No	30/03/2033 No		
								11/01/2028 - Optional issuer	
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	call option, redeeming at par	
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a		
Coun	ons / dividends								
	Fixed or floating dividend / coupon	Eloating	Fixed	Fixed	Fixed	Fixed	Eixed	Fixed	Fixe
	Coupon rate and any related index	3M AUD BBSW + 1.40%	4.375%	4.450%	4,750%	0.968%	1.182%	4.500%	
	Existence of a dividend stopper	No No	4.575% No	4.430 // No	4.730% No	0.30070 No	No	4.500 A	
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandator						
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	
	Existence of step up or other incentive to redeem	Naridatory	No	No	No	No	Nandatory		
	Non-cumulative or cumulative	Non-cumulative							
	Convertible or non-convertible	Convertible							
		Contractual recognition of		Contractual recognition of					
		Statutory bail-in by UK	Statutory bail in by U						
24	If convertible, conversion trigger(s)	resolution authority at point of							
		non-viability	non-viabilit						
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partial
26	If convertible, conversion rate	At the discretion of UK	At the discretion of U						
26	If convertible, conversion rate	Resolution Authority	Resolution Authorit						
07	If convertible, mandatory or optional conversion	Optional at the discretion of							
27	if convertible, mandatory or optional conversion	UK Resolution Authority	UK Resolution Authorit						
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier						
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Grou						
	Write-down features	See below							
		Contractual recognition of		0.1.1.1.1					
1 1		Statutory bail-in by UK	Castudanu hail in hu U						
31	If write-down, write-down trigger(s)	resolution authority at point of		resolution authority at point of	resolution authority at point of				
1		non-viability	non-viabilit						
32	If write-down, full or partial	Fully or Partially	Fully or Partial						
	If write-down, permanent or temporary	Permanent	Permanen						
				Permanent n/a					
	If temporary write-down, description of write-up mechanism	n/a	n/a		n/a	n/a	n/a	n/a	
34a	Type of subordination	Structural	Structura						
1		Senior Non-Preferred debt							
34b	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2							
- 10		and junior to Senior Preferred							
		debt	debt	debt	debt	debt	debt	deb	det
	Instrument type immediately senior	n/a							
36	Non-compliant transitional features	No	No	No	No	No	No		N
37	Non-compliant features	n/a	n/						
1		https://www.lloydsbankinggrou	https://www.llowdsbankinggrou	https://www.llovdsbankinggrou	https://www.llowdsbankinggrou	https://www.llovdshapkinggrou	https://www.llowdshankinggrou	https://www.llov/dshankinggrou	https://www.llowdsbankinggro

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Capital	instruments	main	fea

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2a Specifies if the instrument has been publicly or privately placed. Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public	In New York with UK bail in recognition language Jal Contractual Va n/a Va n/a de Consolidated	New York with UK bail recognition languag Contractu n.
Solutioning analysis of an assumption recognition language off governed by Scots law recognition language recognition language <td>ge recognition language lal Contractual Va n/a Va n/a ed Consolidated</td> <td>recognition languag Contractu n</td>	ge recognition language lal Contractual Va n/a Va n/a ed Consolidated	recognition languag Contractu n
Solution and solution of the standardine. recognition language off governed by Scots law) off governed by Scots law) recognition language recognition language recognition language recognition language recognition language off governed by Scots law) off governed by Scots law) off governed by Scots law) recognition language	2 Contractual Va n/a Va n/a ed Consolidated	Contractu
30 Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual n'a n'a n'a n'a Contractual Regulatory restment	va n/a va n/a ed Consolidated	n
30 Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Name Name Contractual Contractual Reguitary treatment Reguitary treatment 4 Transitional CRR rules n/a n/a n/a n/a n/a 5 Post-transitional CRR rules n/a n/a n/a n/a n/a n/a 6 Eligible at solo(sub-)consolidated Consolidated Consolidated Consolidated Consolidated 7 Instrument fly MRE Senior Unsecured Senior Unsecured Senior Unsecured Senior Unsecured Senior Unsecured 8 Regulatory capital / MREL value (m) GBP 732 GBP 70 GBP 772 GBP 772 GBP 772 9 Norinal Annue A. Currency of this (Links) GBP 775 USD 10.00 USD 15.0	va n/a va n/a ed Consolidated	n
4 Transitional CRR rules n/a n/a n/a n/a 5 Post-transitional CRR rules n/a n/a n/a n/a 6 Eligible at solo(suc)-ponsolidated Consolidated Consolidated Consolidated Consolidated 7 Instrument type Senior Unsecured Seni	n/a n/a ed Consolidated	
4 Transitional CRR rules n/a n/a n/a n/a 5 Post-transitional CRR rules n/a n/a n/a n/a 6 Eligible at solo(suc)-ponsolidated Consolidated Consolidated Consolidated Consolidated 7 Instrument type Senior Unsecured Seni	n/a n/a ed Consolidated	
5 Post-transitional CRR rules n/s n/s n/s n/s 6 Bigble at sol/sub-consolidated Consolidated	n/a n/a ed Consolidated	
6 Eligible at solo[sub-)consolidated Consolidated Co	ed Consolidated	
7 Instrument type Senior Unsecured Senior Unsecured <th< td=""><td></td><td></td></th<>		
8 Regulatory capital / MREL value (m) GBP 932 GBP 0 GBP 732 GBP 772 GBP 1,1 9 Nominal Amount - Currency of Issue (m) USD 1,250 CHF 415 EUR 1,000 GBP 750 USD 1,000 USD 1,9	3d Senior Unsecured	Consolidate
9 Nominal Amount - Currency of Issue (m) USD 1,250 CHF 415 EUR 1,000 GBP 750 USD 1,000 USD 1,51		
		GBP 1,52
- Currency of Reporting (m) GBP 989 GBP 365 GBP 847 GBP 750 GBP 791 GBP 1.1		USD 2,00
		GBP 1,58
	00 100	
9b Redemption price 100 100 100 100 100	00 100	
10 Accounting classification Liability - amortised cost Liability - amortised cost Liability - fair value option Liability - f	on Liability - fair value option	Liability - fair value optic
11 Original date of issuance 16/08/2018 04/09/2018 12/11/2019 15/01/2020 05/02/2020 05/01/20	24 05/01/2024	05/01/202
12 Perpetual or dated Da	ed Dated	Date
13 Original maturity date 16/08/2028 04/03/2025 12/11/2025 15/01/2026 05/02/2026 05/01/20	28 05/01/2028	05/01/203
14 Issuer Call No No Yes Yes Yes Yes	es Yes	Ye
12/11/2024 - Optional issuer 15/01/2025 - Optional issuer 05/01/2027 - Optional issuer 05/01/2027 - Optional issuer	er 05/01/2027 - Optional issuer	05/01/2034 - Optional issue
15 Optional call date, contingent call dates and redemption amount n/a n/a call date, contingent call dates and redemption amount n/a call date, contingent call dates and redemption redeeming at par call option, rede	ar call option, redeeming at par	call option, redeeming at pa
16 Subsequent call dates n/a n/a n/a n/a	n/a n/a	n n
Coupons / dividends		
17 Fixed or floating dividend / coupon Fixed Fix	ed Floating	Fixe
18 Coupon rate and any related index 4.550% 1.000% 0.500% 1.875% 2.438% 5.46	% SOFR + 1.58%	5.679
	No No	N
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Man		Mandato
20 Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory		Mandato
	No No	
21 Deserve of sety of other incentive of releasing of other in		Non-cumulativ
22 proverbile convertible convertible Convertible Convertible Convertible Convertible Convertible Convertible		Convertib
		Contractual recognition
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Capital instruments main fe

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc				
2 Unique Identifier	XS2148623106	US53944YAL74	US53944YAP88	XS2430704655	CH1154887157	US53944YAS28	US53944YAR45	CH1243018806
2a Specifies if the instrument has been publicly or privately placed.	Public							
3 Governing law(s) of the instrument	English (waiver of right to set off governed by Scots law)	New York with UK bail in recognition language	New York with UK bail in recognition language		English (waiver of right to set off governed by Scots law)	New York with UK bail in recognition language	New York with UK bail in recognition language	English (waiver of right to set off governed by Scots law)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law	n/a	Contractual	Contractual	n/a	n/a	Contractual	Contractual	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a							
5 Post-transitional CRR rules	n/a							
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated							
7 Instrument type	Senior Unsecured							
8 Regulatory capital / MREL value (m)	GBP 1,235	GBP 0	GBP 735	GBP 448	GBP 170	GBP 738	GBP 772	GBP 190
9 Nominal Amount - Currency of Issue (m)	EUR 1,500	USD 1,500	USD 1,000	GBP 500	CHF 200	USD 1,000	USD 1,000	CHF 215
- Currency of Reporting (m)	GBP 1,271	GBP 1,187	GBP 791	GBP 500	GBP 176	GBP 791	GBP 791	GBP 189
9a Issue price	99.523	100	100	99.81	100	100	100	100
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - fair value option							
11 Original date of issuance	01/04/2020	09/04/2020	11/03/2021	12/01/2022	09/02/2022	18/03/2022	18/03/2022	02/02/2023
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	01/04/2026	09/07/2025	11/05/2027	12/04/2028	09/02/2029	18/03/2028	18/03/2026	02/02/2027
14 Issuer Call	Yes	Yes	Yes	Yes			Yes	Yes
15 Optional call date, contingent call dates and redemption amount	01/04/2025 - Optional issuer call option, redeeming at par	09/07/2024 - Optional issuer call option, redeeming at par	11/05/2026 - Optional issuer call option, redeeming at par	12/04/2027 - Optional issuer call option, redeeming at par	09/02/2028 - Optional issuer call option, redeeming at par	18/03/2027 - Optional issuer call option, redeeming at par	18/03/2025 - Optional issuer call option, redeeming at par	02/02/2026 - Optional issuer call option, redeeming at par
16 Subsequent call dates	n/a							
Coupons / dividends		-	-		-	-	-	
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed		Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.5000%	3.8700%	1.6270%	2.000%	0.6025%	3.7500%	3.511%	2.745%
19 Existence of a dividend stopper	No							
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	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							
23 Convertible or non-convertible	Convertible							
	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK

23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability		Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
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	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt		ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt		Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	Na	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
37a	Hyperlink to the prospectus of the issuance						https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital-		
		issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html

Cap	ital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	JP582667AN51	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446	US539439AX74	AU3FN0076279	XS2690137299
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	New York with UK bail in recognition language	New York with UK bail in recognition language	English (waiver of right to set off governed by Scots law)	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	English (waiver of right to set off governed by Scots law)
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	n/a	Contractual	Contractual	n/a
Reg	ulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 559	GBP 259	GBP 966	GBP 886	GBP 795	GBP 977	GBP 105	GBP 1,076
9	Nominal Amount - Currency of Issue (m)	JPY 115,100	AUD 500	USD 1,250	USD 1,250	EUR 1,000	USD 1,250	AUD 200	EUR 1,250
	- Currency of Reporting (m)	GBP 566	GBP 264	GBP 989	GBP 989	GBP 847	GBP 989	GBP 106	GBP 1,059
9a	Issue price	100	100	100	100	99	100	100	99
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26/05/2022	10/06/2022	11/08/2022	11/08/2022	24/08/2022	06/03/2023	17/03/2023	21/09/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	26/05/2028	10/06/2027	11/08/2026	11/08/2033	24/08/2030	06/03/2029	17/03/2029	21/09/2031
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par	10/06/26 - Optional issuer call option, redeeming at par	11/08/2025 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	21/09/2030 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

d or floating dividend / coupon born rate and any related index. tence of a dividend stopper giorectionary, partially discretionary or mandatory (in terms of timing) y discretionary, partially discretionary or mandatory (in terms of amount) tence of a tesp us or other incentive to redeem cumulative or cumulative wrettible or non-convertible invertible, conversion trigger(s) minerative, fully or partially	Fixed 1.247% Mandatory Mandatory Non-curulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of	Fixed to Floating 5.3906% Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-In by UK	Fixed 4.7160% Mandatory Mandatory Nandatory Non-cumulative Convertible	Fixed 4.9760% No Mandatory Nondatory No Non-cumulative	Fixed 3.1250% No Mandatory Mandatory No	Fixed 5.8710% No Mandatory Mandatory No	Floating 3M AUD BBSW + 2:00% No Mandatory Mandatory	Fix 4.750 Mandato Mandato
lance of a dividend stepper y discretionary, partially discretionary or mandatory (in terms of timing) discretionary, partially discretionary or mandatory (in terms of amount) terreo of take up or other incentive to neleem cumulative or cumulative vertible or non-convertible invertible, conversion trigger(s) envertible, fully or partially	No Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bai-in by UK resolution authority at point of	No Mandatory Mandatory Nor-cumulative Convertible Contractual recognition of	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory	No Mandatory	Mandat
y discretionary, partially discretionary or mandatory (in terms of timing) y discretionary, partially discretionary or mandatory (in terms of amount) tence of etap up or other incentive to redeem 	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Contractual recognition of	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory		Mandal
y discretionary, partially discretionary or mandatory (in terms of amount) tence of step up or other incentive to redeem comunative or commative wretible or non-convertible invertible, conversion trigger(s) envertible, fully or partially	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative Convertible Contractual recognition of	Mandatory Na Non-cumulative	Mandatory	Mandatory No	Mandatory		
tence of take up or other incentive to redeem	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	No Non-cumulative Convertible Contractual recognition of	Non-cumulative	No	No		Mandatory	Mandate
-cumulative or cumulative vertible or non-convertible nivertible, conversion trigger(s) nivertible, fully or partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of	Non-cumulative			No	No	
vertible, or non-convertible nvertible, conversion trigger(s) nvertible, fully or partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of		Non-cumulative				1
nvertible, conversion trigger(s) nvertible, fully or partially	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of	Convertible		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulati
invertible, fully or partially	Statutory bail-in by UK resolution authority at point of			Convertible	Convertible	Convertible	Convertible	Convertit
	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by L resolution authority at point non-viabil
	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partia
nvertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of U Resolution Authori
nvertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authori
nvertible, 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	Common Equity Tier 1	Common Equity Tier
nvertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Grou
e-down features	See below	See below	See below	See below	See below	See below	See below	See belo
ite-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by U resolution authority at point o non-viabilit
ite-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partial
ite-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permaner
mporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
e of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structur
king of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking junior to Dated Tier 2 and senior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred del ranking senior to Dated Tier and junior to Senior Preferre del
rument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
-compliant transitional features	No	No	No	No	No	No	No	N
-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n n
	https://www.lloydsbankinggrou p.com/investors/fixed-income-	p.com/investors/fixed-income	p.com/investors/fixed-income	p.com/investors/fixed-income-	p.com/investors/fixed-income-	p.com/investors/fixed-income-	p.com/investors/fixed-income-	
	of subordination ing of the instrument in normal insolvency proceedings ament type immediately senior complant transition features	of subordination Structural Service Non-Performed debt and of the instrument in normal insolvency proceedings and junior to Service Non-Performed and junior to Service Performed and junior to Se	of subordination Structural Structural Structural ing of the instrument in normal insolvency proceedings Serie Non-Prefered data ranking senior to Dated Tier 2 and junior to Senior Preferred data debit Series Preferred and junior to Senior Preferred debit Series Preferred debit Series Preferred debit No compliant transitional features No No No No compliant features n/b n/b n/b n/b titlbs://www.licydsbankinggrou https://www.licydsbankinggrou https://www.licydsbankinggrou https://www.licydsbankinggrou	of subordination Structural S	of subordination Structural S	Structural Structu	Structural Structu	of subordination Structurel S

Сар	ital instruments main features						
1	Issuer	Lloyds Banking Group plc					
2	Unique Identifier	JP582667APC0	XS2775724862	XS2796587280	XS2815980664	JP582667AQ66	US53944YBA01
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	Japanese (with UK bail in recognition language)	New York with UK bail in recognition language
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	n/a	n/a	n/a	Contractual	Contractual
Reg	ulatory treatment						
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured					
8	Regulatory capital / MREL value (m)	GBP 246	GBP 423	GBP 489	GBP 838	GBP 166	GBP 1,202
9	Nominal Amount - Currency of Issue (m)	JPY 50,300	EUR 500	GBP 500	EUR 1,000	JPY 33,900	USD 1,500
	- Currency of Reporting (m)	GBP 247	GBP 424	GBP 500	GBP 847	GBP 167	GBP 1,187
9a	Issue price	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100
10	Accounting classification	Liability - fair value option					
11	Original date of issuance	01/12/2023	05/03/2024	04/04/2024	14/05/2024	04/06/2024	05/06/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	01/12/2027	05/03/2027	04/10/2030	14/05/2032	04/06/2030	05/06/2030
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	01/12/2026 - Optional issuer call option, redeeming at par	05/03/2026 - Optional issuer call option, redeeming at par	04/10/2029 - Optional issuer call option, redeeming at par	14/05/2031- Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par	05/06/2029 - Optional issuer call option, redeeming at par
16	Subsequent call dates	call option, redeeming at par n/a					

Cou	pons / dividends						
17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.377%	3M EURIBOR + 0.70%	5.250%	3.875%	1.307%	5.721%
19	Existence of a dividend stopper	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially		Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
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
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below
31	lf write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	and junior to Senior Preferred
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital- issuance.html	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital- issuance.html	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital- issuance.html	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital- issuance.html	https://www.lloydsbankinggrou p.com/investors/fixed-income- investors/capital- issuance.html	
	1	Issuance.nuni	ISSUAIICE.IIUII	ISSUAIICE.IIUII	Issuance.num	ISSUARCE.IIUIII	ISSUAIICE.IIUIII

Senior Internal MREL (ii)

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Lloyds Bank plo	Lloyds Bank plc	Lloyds Bank plo	Bank of Scotland plo	Lloyds Bank plc	Lloyds Bank plo	Lloyds Bank plc
2 Unique Identifier	n/a	n/a		n/a		n/a	n/a	
	Private	Private	Private	Private		Private	Private	
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Plivate	Private	English (subordination and	Private	Private	Private
3 Governing law(s) of the instrument	English	English	English	English	waiver of right to set of governed by Scots law	English	English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 29	GBP 38	GBP 237	GBP 304	GBP 362	GBP 1,075	GBP 1,182	GBP 1,168
9 Nominal Amount - Currency of Issue (m)	JPY 5,800	JPY 7,700	AUD 450	JPY 62,000	GBP 362	EUR 1,250	USD 1,500	USD 1,500
- Currency of Reporting (m)	GBP 29	GBP 38	GBP 237	GBP 305	GBP 362	GBP 1.059	GBP 1.187	GBP 1,187
9a Issue price	100	100		100		100	100	
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11 Original date of issuance	23/10/2019	23/10/2019	23/10/2019	25/05/2023	25/05/2023	21/09/2023	07/08/2023	05/01/2024
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	21/09/2023 Dated	Dated	Dated
13 Original maturity date	30/05/2033	14/12/2027	22/11/2027	25/05/2029		21/09/2031	07/08/2027	05/01/2028
14 Issuer Call	No	No	No	Yes		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	25/05/2028 - Optional issuer call option, redeeming at par	25/05/2028 - Optional issuer call option, redeeming at par	21/09/2030 - Optional issuer call option,	07/08/2026 - Optional issuer call option, redeeming at par	
16 Subsequent call dates	n/a	n/a	n/a			redeeming at par	n/a	
Coupons / dividends 17 Fixed or floating dividend / coupon	Floating		P					
								Cined
		Floating TONA + 1 2492%	Floating 2M PPSW + 2 1996	Fixed	Floating SONIA + 2 122049	Fixed	Fixed	Fixed
18 Coupon rate and any related index 19 Existence of a dividend stonger	TONA + 1.4921%	TONA + 1.3483%	3M BBSW + 2.18%	1.502%	SONIA + 2.13394%	5.003%	6.135%	5.612%
19 Existence of a dividend stopper	TONA + 1.4921% No		3M BBSW + 2.18% No	1.502% No	SONIA + 2.133949 No			5.612% No
	TONA + 1.4921%	TONA + 1.3483% No	3M BBSW + 2.18%	1.502%	SONIA + 2.13394%	5.003% No	6.135% No	5.612%
Existence of a dividend stopper Z0a Fully discretionary, partially discretionary or mandatory (in terms of timing)	TONA + 1.4921% No Mandatory	TONA + 1.3483% No Mandatory	3M BBSW + 2.18% No Mandatory	1.502% No Mandatory	SONIA + 2.13394% No Mandatory Mandatory	5.003% No Mandatory	6.135% No Mandatory	5.612% No Mandatory Mandatory
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)	TONA + 1.4921% No Mandatory Mandatory	TONA + 1.3483% No Mandatory Mandatory	3M BBSW + 2.18% No Mandatory Mandatory	1.502% No Mandatory Mandatory	SONIA + 2.13394% No Mandatory Mandatory No	5.003% No Mandatory Mandatory	6.135% No Mandatory Mandatory	5.612% No Mandatory Mandatory No
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 alsp, up or other incentive to redeem 22 Convertible or non-convertible	TONA + 1.4921% No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	TONA + 1.3483% Na Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	3M BBSW + 2.18% No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	1.502% No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	SONIA + 2.133949 No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	5.003% No Mandatory Mandatory Non-cumulative Non-convertible	6.135% No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	5.612% No Mandatory Mandatory Non-cumulative Non-convertible
19. Existence of a dividend stopper 208. 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 22. Non-cumulative or cumulative 23. Convertible or cumulative 24. If convertible, conversion trigger(s)	TONA + 1.4921% No Mandatory Mandatory Non-cumulative Non-cumulative n/a	TONA + 1.3483% Nandatory Mandatory Nandatory Non-cumulative Non-convertible n/a	3M BBSW + 2.18% No Mandatory Mandatory No Non-cumulative Non-convertible n/a	1.502% No Mandatory Mandatory Non-cumulative Non-convertible n/a	SONIA + 2.13344 Net Mandator Mandator Non-cumulative Non-convertible n/a	5.003% No Mandatory Mandatory Non-cumulative Non-convertible n/a	6.135% No Mandatory Mandatory Non-cumulative Non-convertible n/a	5.612% No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible n/a
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of timing) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of a tequ or of oth incomitte to redeem 22 Non-camulative or cumulative 32 Convertible conversion trigger(s) 33 Icconvertible, conversion trigger(s) 35 If convertible, fully or partially	TONA + 1.4921% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	TONA + 1.3483% Nandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a	3M BBSW + 2.18% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	1.502% No Mandatory Mandatory Non-currulative Non-convertible n/a n/a	SONIA + 2.133949 Nev Mandatory Non-cumulative Non-cumulative Non-convertible n/e	5.003% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a	6.135% No Mandatory Mandatory No Non-currulative Non-convertible n/a n/a	5.612% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a
19. Existence of a dividend stopper 20. 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 23. Work-constantive or canulative 23. Work-constantive or canulative 24. If convertible, conversion tragge(s) 25. If convertible, fully or partially 26. If convertible, conversion tate	TONA + 1.4921% No Mandatory Non-cumulative Non-convertible n/a n/a n/a	TONA + 1.348% N Mandatory Mandatory Non-convertible Non-convertible rva n/a n/a	3M BBSW + 2.1% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a	1.502% Non Mandatory Non-convertible Non-convertible n/a n/a n/a	SONIA + 2.133949 No. Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a	5.03% No Mandatory Non-cumulative Non-convertible n/a n/a n/a	6.135% Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a	5.612% No Mandatory No Non-cumulative Non-convertible n/a n/a n/a
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of sming) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-camulative or cumulative 23 Convertible conversible 24 Incorrectible, conversion trigger(s) 25 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	TONA + 1.4921% No Mandatory Non-corvertible Non-corvertible n/a n/a n/a n/a	TONA + 1.3483% No Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a	3M BBSW + 2.18% No Mandatory Non-convertible Non-convertible n/a n/a n/a n/a n/a	1.502% No Mandatory Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA + 2.13394% Non- Mandaton Non-comulative Non-convertible n/e n/e n/a n/a	5.003% No Mandatory Non-corvertible Non-corvertible n/a n/a n/a n/a n/a	6.135% No Mandatory Non-corruntative Non-corruntative Non-corruntative n/a n/a n/a n/a n/a	5.612% No Mandatory Non-convertible Non-convertible n/a n/a n/a n/a
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 210 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Conventible or non-convertible 24 Conventible is, source or non-convertible 25 If conventible, source or non-convertible 26 If conventible, source or non-convertible 26 If conventible, source or non-convertible 26 If conventible, source or non-convertible 27 If conventible, specify instrument type convertible into 28 If conventible, specify instrument type convertible into	TONA + 1.4921% No Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	TONA + 1.3483% Nandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a	3M BBSW + 2.18% No Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a	1.502% No Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a	SONIA + 2.13344 Nanatoro Manatoro Mandatoro Non-cumulative Non-convertible n/le n/le n/le n/le n/le n/le n/le	5.003% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a	6.135% Nandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	5.612% No Mandatory Non-currulative Non-currulative n/a n/a n/a n/a n/a n/a
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of sming) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-camulative or cumulative 23 Convertible conversible 24 Incorrectible, conversion trigger(s) 25 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	TONA + 1.4921% No Mandatory Non-corvertible Non-corvertible n/a n/a n/a n/a	TONA + 1.3483% Non Mandatop Mandatop Non-cumulative Non-cumulative Non-convertible Non-cumulativ	3M BBSW + 2.18% No Mandatory Mandatory Non-cum No Non-conventile na na na na na na na na na na na na na	1.502% Non Mandatory Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	SONIA + 213394% New New Mandaton Mandaton Non-cumuative Non-cumuative Non-cumuative Non-cumuative n/e n/e n/e n/e n/e n/e n/e n/	6.003% Not Mandatory Non-cumulative Non-comentité nda nda nda nda nda nda	6.135% No Mandatory Non-corruntative Non-corruntative Non-corruntative n/a n/a n/a n/a n/a	5.612% No Mandatory Non-cumulative Non-cumulative Non-convertible nia nia nia nia nia nia nia nia
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 210 Fully discretionary, partially discretionary or mandatory (in terms of amount) 211 Existence of a teap up or other incentive to redeem 22 Non-camulative or cumulative 32 32 Convertible conversion trigger(s) 33 32 I convertible, conversion rate 71 27 I convertible, mandatory or optional conversion 38 32 I convertible, speedy instrument type convertible into 38	TONA 1 14921% Non Mandatory Non-convertible Non-convertible na na na na na na na na na na na na na	TONA + 1.3483% Non- Non-cumulative Non-cumulative Non-convertible Na Na Na Na Na Na Na Yes Yes	3M BBSW + 21(8%) No Mandatoryo Mandatoryo Non-curvetible Non-curve	1.502% Nov Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a v/a Ves	SONIA + 2 13394 Net Mandatoro Mandatoro Nen-cumulative Nen-cumulative net in the net in the net in	5 003% No Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	6 . 135% No Mandatory Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a n/a y yes	5.612% No Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write-down
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 210 Fully discretionary, partially discretionary or mandatory (in terms of amount) 211 Existence of a teap up or other incentive to redeem 22 Non-camulative or curvalative 23 Convertible conversion trigger(s) 24 Full or convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, speedy instrument type convertible into 29 If convertible, speedy instrument time or terms of a strument to the speed strument to the speed strument to convert into 29 If convertible, speedy instrument time converts into 30 Write-down features	TONA + 1.422% No. Mandatory Mandatory Non-curvetille Non-curvetill	TONA + 1.3863% No Mandalony Mandalony Non-curvetile Non-curvetile nin nin nin nin nin nin nin curvetile Contractual right to write-down	3M BBSW + 21(8%) No Mandatoryo Mandatoryo Non-curvetible Non-curve	1 1502% Non Mandalony Mandalony Non-convertible Non-convertibl	SONIA + 2 13394 Net Mandatoro Mandatoro Nen-cumulative Nen-cumulative net in the net in the net in	6 003% Not Mandatory Non-convertible Non-convertible Non-convertible nia nia nia nia nia nia nia nia nia nia	6 (13%) No Mardatony Mardatony Non-curvetible Non-c	5.612% No Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write-down
19 Existence of a divident stopper 20 Fully discretationary, partially discretationary or mandatory (in terms of amount) 210 Fully discretationary, partially discretationary or mandatory (in terms of amount) 211 Existence of a teap up or other incomt the to redeem 22 Non-camulative or cumulative 32 32 Convertible conversion trigger(s) 34 33 Convertible, conversion rate 71 29 I convertible, mandatory or optional conversion 37 30 Write-down, write-down trigger(s) 33 31 If write-down, write-down trigger(s) 34	TONA + 1.422** No Mandatory Mandatory Non-convertible Non-convertible Non-convertible na na na na na na na na na na na na na	TONA + 136859 No. Mandatory Mandatory Non-currutative Non-currutative Non-currutative non non non non non non non non non no	3M BBS/# > 1.0% No Marataboy Non-cumulative Non-cumulative Non-cumulative nais nais nais nais nais nais nais nais	1 502% No Maratatos Manatatos Non-convertible Non-convertible na na na na na na na na na na na na na	SONIA + 2.13394 N Mandaton Mandaton Non-currellativ Non-currellativ Non-currellativ nit nit nit nit nit nit nit nit nit nit	5.003% Networks and the second	6 (33%) No Maratalos Maratalos Non-convertible Non-convertible Non-convertible na na na na na na na na na na na na na	5 612% Mandatory Mandatory Non-convertible Non-convertible Non-convertible nria rid rid rid rid rid rid rid rid rid rid
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-camulative or cumulative 23 Convertible conversion trigger(s) 24 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument topic convertible into 20 Wired-cown, nucled-cown trigger(s) 21 If writed-cown, nucle-down trigger(s) 23 If writed-cown, under or optional conversion 29 Wired-cown, full or partial 20 If writed-cown, full or partial 21 If writed-cown, permanent or temporary 23 If writed-cown, permanent or temporary	TONA + 1.4221% No. Mandatory Non-conveltative Non-convelt	TONA + 1.3863% No Mandatory Mandatory Non-convetitive Non-conv	3M BBSW + 21(%) No Mandatory Non-comatative Non-com	1 502% No Mandatory Mandatory Non-camidative Non-ca	SCNIA + 2.13394 No. Mandatory Mandatory Non-convetble Non-con	5.003% Not Mandatory Mandatory Non-cumulative Non-conventiant Non-conventiant Non-conventiant Non-conventiant Non-conventiant Non-cumulative	6 133% No Mandatory Mandatory Non-cumulative Non-cu	5 612% Mandatory Mandatory Non-convertibute Non-convertibute Non-convertibute nice nice nice nice nice nice nice nic
19 Existence of a dividend stopper 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 210 Existence of a top, or of oth income to a modulory (in terms of amount) 21 Existence of a top, or oth income to be redeem 23 Conventible ato up or oth income to be redeem 24 Conventible or tom-convertible (income to a top-convertible (income to a top-converto top-convertible (income to a top-convertible (income t	TONA + 1.422** No Mandatory Mandatory Non-convertible Non-conv	TONA + 136859 No. Mandatory Mandatory Non-currulative Non-currulative Non-currulative na na na na na na na na na na na na na	3M BBS/# 21(%) No Marataboy Marataboy Non-cumulative Non-cumulative Non-cumulative na na na na na na na na na na na na na	1 502% Non Maratatory Manatatory Non-convertible Non-convertib	SCNIA + 2.1339/H NR Mandatory Mandatory Non-convetble Non-convetble Non-convetble no no no no no no no no no no no no no	5.003% Not Mandatory Non-cumulative Non-comunity Non-comunity Non-comunity Non-comunity Non-comunity Non-comunity Non-cumulative Non-cumulati	6 (13%) No Mandatory Mandatory Non-convertible	5 612% Mandatory Mandatory Non-convertibute Non-convertibute Non-convertibute nice nice nice nice nice nice nice nic
19 Existence of a divident stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-camulative or cumulative 23 Convertible conversion trigger(s) 24 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 28 If convertible, specify instrument topic convertible into 29 Write-down, whild-own fugger(s) 21 If write-down, und-down or tigger(s) 23 If write-down, permanent to temporary 21 If write-down, permanent to temporary 21 If write-down, permanent to temporary	TONA + 1.4221% No. Mandatory Non-conveltative Non-convelt	TONA + 1.3683% No. Mandatory Mandatory Non-convertible Non-con	3M BBSW + 216% No Marctatory Marctatory Non-convertible Non-co	1 502% No Mandatory Mandatory Non-camidative Non-ca	SONIA + 2.13394 N Mandaton Mandaton Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Non-currellativ Serior Non-Prefered dela Serior Non-Prefered dela Serior Non-Prefered dela	5.003% Nandabry Mandabry Non-convertible Non-convertible Non-convertible Non-convertible na na na na na na na na na na na na na	6 133% No Mandatory Mandatory Non-cumulative Non-cu	5 612% Mandatory Mandatory Non-convertible Non-convertible Non-convertible nria nri
19 Existence of a dividend stopper 200 Fully discretionary, partially discretionary or mandatory (in terms of smurg) 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of a log up of other incentive to redeem 22 Mon-camulative or coundative 23 Increased and the other other contentive to redeem 24 Increased bias, conversion (and the other o	TONA + 1.422** No. Manatabay Manatabay Non-convertible Non-con	TONA + 138637 No. Mandatory Mandatory Non-comvetible Non-convertible Non-conve	3M BBSW + 216% No Marataboy Marataboy Non-curvatible Non-curvatibl	1 1502% Non Mandatory Mandatory Mandatory Non-convertible Non-	SONA + 2.13394 No. Mandatory Mandatory Non-curvetible Non-curvetib	5.003% Non-Mandatory Mandatory Mandatory Mandatory Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-Convertible Non-Non-Prefered debt Senior Non-Prefered debt Non-Prefered debt Senior No	6 133% No. Marataboy Marataboy Marataboy Non-convertible Non-c	5 612% Non- Mandatory Mandatory Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non- non Non-
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Nonventible 2 23 Conventible or one-convertible 2 24 Conventible, conversion redge(s) 3 25 Conventible, conversion redge(s) 37 26 Conventible, specify insure of instrument is convertishe into 27 Conventible, specify insure of instrument it converts into 28 If or onvertible, specify insure of instrument it converts into 29 If or onvertible, specify insure of instrument it converts into 20 Wite-down, full or partial 21 If write-down, full or partial 24 If write-down, full or partial 34 If more orgen indexing of the instrument in normal insolvency proceedings 34 Ranking of the instrument in normal insolvency proceedings	TONA + 1.422** No. Manatetry Manatetry Non-convertina Non-convertina Non-convertina Non-convertina Non-convertina Non- Non-convertina Non- Non- Non- Non- Non- Non- Non- Non-	TONA + 13883% No. Mandatory Mandatory Non-convetition Non-conv	3M BBSW + 216% No Mandatory Mandatory Non-convetible Non-convetibl	1 502% No Mandatory Mandatory Non-canualative Non-ca	SCNIA + 2 13394 No. Mandatory Mandatory Non-convetting No	5.003% Not Mandatory Not Mandatory Mandatory Mandatory Mandatory Non-cumulative Non-commutative Non-commutativ	6 133% Non Mandatory Mandatory Non-camulative Non-camulat	5 612% No Mandatory Mandatory Non convention Non convention Non convention Non convention Non convention Non Non Non Non Non Non Non Non Non N
19 Existence of a dividend stopper 200 Fully discretionary, partially discretionary or mandatory (in terms of smurg) 200 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of a log up of other incentive to redeem 22 Mon-camulative or coundative 23 Increased and the other other contentive to redeem 24 Increased bias, conversion (and the other o	TONA + 1.422** No. Manatabay Manatabay Non-convertible Non-con	TONA + 13680% No. Mandatory Mandatory Non-convertible Non-conv	3M BBSW + 216% No Marataboy Marataboy Non-convertible Non-convertible Non-convertible Non-convertible No No Partice Contractual Partice Contractual Fully or Partially Paramanet Contractual right to write-down by UK resolution authority Fully or Partially Paramanet Contractual Senior Non-Preferred debt Senior Non-Preferred debt debt Senior unsecured debt Senior unsecured debt	1 502% No Mandatory Mandatory Non-canualative Non-ca	SONA + 2.13394 No. Mandatory Mandatory Non-Converbile Non-converbi	5.003% Networks and the second	6 133% No. Marataboy Marataboy Marataboy Non-convertible Non-c	5 612% Non Mandatory Mandatory Non-convertible Non-c

Capital instruments main features								
1 Issuer	Lloyds Bank plo	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plo	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
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a Means by which enforceability requirement of Section 13 of the T Sheet is achieved (for other TLAC-eligible instruments governed		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(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	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 94	GBP 835	GBP 74	GBP 0	GBP 0	GBP 651	GBP 791	GBP 237
9 Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 1,000	NOK 1,000	CAD 500	CHF 415	EUR 750	USD 1,000	USD 300
- Currency of Reporting (m)	GBP 94	GBP 847	GBP 74	GBP 289	GBP 365	GBP 636	GBP 791	GBP 237
9a Issue price	100	99.44	100	100	100	100	100	100
9b Redemption price	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 - fair value option	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	23/10/2019	12/11/2019	23/10/2019	23/10/2019	23/10/2019	11/01/2023	28/07/2023	05/01/2024
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	15/12/2026	12/11/2025	24/01/2028	03/02/2025	04/03/2025	11/01/2029	11/08/2026	05/01/2028
14 Issuer Call	No	Yes	No	No	No	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	12/11/2024 - Optional issuer	n/a	n/a	n/a	11/01/2028 - Optional issuer	11/08/2025 - Optional issuer	05/01/2027 - Optional issuer
		call option, redeeming at par				call option, redeeming at par	call option, redeeming at par	call option, redeeming at par
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating
18 Coupon rate and any related index	TONA + 1.2984%	0.650%	3M NIBOR + 1.69%	3M CDOR + 1.605%	SARON + 1.3460%	4.650%	SOFR + 1.66%	SOFR + 1.73%
19 Existence of a dividend stopper	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

19	Existence of a dividend stopper	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
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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
22	Non-cumulative or 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	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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	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
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
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	lf write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority				Contractual right to write-down by UK resolution authority	
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	ranking senior to Dated Tier 2			ranking senior to Dated Tier 2		Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35	Instrument type immediately senior	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
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

1 Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plo
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment						1		
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a		D/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 0	GBP 0	GBP 735	GBP 659	GBP 190	GBP 105	GBP 944	GBP 1.525
9 Nominal Amount - Currency of Issue (m)	USD 1,500	USD 1,000	USD 1,000	GBP 659	CHF 215	AUD 200	USD 1,250	USD 2,000
- Currency of Reporting (m)	GBP 1,187	GBP 791	GBP 791	GBP 659	GBP 189	GBP 106	GBP 989	GBP 1,583
9a Issue price	99.8	100	99.75	100	100	100	100	GDF 1,303 100
9b Redemption price	99.8	100	99.75	100	100	100	100	100
	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
10 Accounting classification 11 Original date of issuance	09/04/2020	22/07/2020	11/03/2021	11/01/2023	02/02/2023	Liability - amortised cost 17/03/2023	11/08/2022	Liability - amortised cos 05/01/202
	09/04/2020 Dated	22/07/2020 Dated		11/01/2023 Dated	02/02/2023 Dated	17/03/2023 Dated	11/08/2022 Dated	
-			Dated					Date
13 Original maturity date	09/07/2025	04/11/2024	11/05/2027	11/01/2029	02/02/2027	17/03/2029	11/08/2033	05/01/203
14 Issuer Call	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	09/07/2024 - Optional issuer call option, redeeming at par	n/a	11/05/2026 - Optional issuer call option, redeeming at par	11/01/2028 - Optional issuer call option, redeeming at par	02/02/2026 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	05/01/2034 - Optional issuer call option, redeeming at par
16 Subsequent call dates	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	Floating	Fixed	Floating	Fixed	Eloating	Fixed	Fixed
18 Coupon rate and any related index	4.0200%							
		SOFR+1.41%	1.7770%	SONIA+2.1%		3M BBSW + 2.15%	5.126%	
19 Existence of a dividend stopper	4.0200 No	SOFR+1.41%	1.7770% No	SONIA+2.1%	2.8950% No	3M BBSW + 2.15%	5.126% No	
	No	No	No	No	2.8950% No	No	No	5.829 N
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	No Mandatory	2.8950% No Mandatory	No Mandatory	No Mandatory	5.829 N Mandato
0a Fully discretionary, partially discretionary or mandatory (in terms of timing) 0b Fully discretionary, partially discretionary or mandatory (in terms of amount)	No	No	No	No Mandatory Mandatory	2.8950% No	No	No Mandatory Mandatory	5.829 N Mandato
10a Fully discretionary, partially discretionary or mandatory (in terms of timing) 10b Fully discretionary, partially discretionary or mandatory (in terms of amount) 121 Existence of step up or other incentive to redeem	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	2.8950% No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	5.829 N Mandato Mandato N
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 22 Non-cumulative or cumulative	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No Non-cumulative	2.8950% No Mandatory No Non-cumulative	No Mandatory Mandatory No Non-cumulative	No Mandatory Mandatory No Non-cumulative	5.829 N Mandato Mandato N Non-cumulativ
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 22 Non-cumulative or cumulative 33 Convertible or non-convertible	No Mandatory Mandatory No Non-cumulative Non-convertible	No Mandatory Mandatory No Non-cumulative Non-convertible	No Mandatory Mandatory No Non-cumulative Non-convertible	No Mandatory Mandatory No Non-cumulative Non-convertible	2.8950% No Mandatory Mandatory Non-convertible Non-convertible	No Mandatory Mandatory No Non-cumulative Non-convertible	No Mandatory Mandatory Non-cumulative Non-cumulative Non-convertible	5.829 N Mandato Mandato N Non-cumulativ Non-convertibl
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 incertive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-conventible 41 Gonvertible, conversion trigger(s)	No Mandatory Mandatory Non-cumulative Non-convertible n/a	No Mandatory Mandatory Non-cumulative Non-convertible n/a	No Mandatory Mandatory Non-cumulative Non-convertible n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a	2.8950% No Mandatory Mandatory Non-cumulative Non-convertible n/a	No Mandatory Mandatory No Non-convertible Non-convertible n/a	No Mandatory Mandatory Non-cumulative Non-convertible n/a	5.829 N Mandato Mandato Non-corrutulativ Non-convertib n
Tayli discretionary, partially discretionary or mandatory (in terms of Iming) Bi-Pully discretionary, partially discretionary or mandatory (in terms of amount) III Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 32 Convertible on non-convertible 24 If convertible, conversion trigget(s) 25 Iconvertible, they or partially	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	2.8950% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a	No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	5.829 N Mandato Mandato Non-cumulatii Non-cumulatii Non-convertib n n
Bully discretionary, partially discretionary or mandatory (in terms of timing) Cb Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incretive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate	No Mandatory Mandatory Non-cumulative Non-convertible Non-convertible n/a n/a n/a	No Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	No Mandatory No Non-cumulative Non-convertible n/a n/a n/a	No Mandatory No Non-cumulative Non-convertible n/a n/a n/a	2.8950% No Mandatory Non-convertible Non-convertible n/a n/a n/a	No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a	No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a	5.829 Nandato Mandato Non-cumulati Non-cumulati Non-cumulati n n n n n
Tayli discretionary, partially discretionary or mandatory (in terms of finning). Dis Fluid discretionary, partially discretionary or mandatory (in terms of amount). 21 Existence of taips up or other incentive to redeem 22 Non-comutative 23 Conventitio or non-conventible 24 If conventible, conversion frigger(s). 25 If conventible, up or partially 26 If conventible, up or partially 27 Forcewritible, conversion rate 28 If conventible, mandatory or globinal conversion	No Mandatory Mandatory No Non-cumulative Non-cumulative non-cumula	No Mandatory No Non-cumulative Non-cumulative Non-cumulative n/a n/a n/a n/a	No Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	No Mandatory Mandatory Non-cumulative Non-cumulative Non-cumulative n/a n/a n/a n/a	2.8950% No Madatary Non-currulative Non-currulative n/a n/a n/a n/a	No Mandatory Mandatory Non-curvertible Non-convertible n/a n/a n/a n/a	No Mandatory Mandatory Non-curvulative Non-curvulative non-curvulative nia nia nia nia nia	5.829 N Mandato Non-cumulativ Non-convertib n n n n n n n n n n
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Da Fuly discretionary, partially discretionary or mandatory (in terms of fining) Db Fuly discretionary partially discretionary or mandatory (in terms of amount) El Existence of step up or other incentive to redeem Committee or non-conventible de finite community of the community of the community of finite conversion infiger(s) de finite conversion infiger(s) finite conversion, and community of the community fil convertible, conversion rate fil convertible, conversion rate fil convertible, specify instrument type convertible into fil convertible, specify instrument type convertible into fil convertible, specify instrument to convert into fil convertible, specify instrument (specify and the specify specify and the specify spec	Noio Mandatory Mandatory Noi Non-carutalitie Non-caruettile Non-caruettile nois nois nois nois nois nois nois nois	Non Amadatory Mandatory Non-camatalive Non-camatalive Non-convertible non nin nin nin nin nin nin nin nin nin	No o Mandatory Nandatory No Non-currutative No	Non Mandatory Non-durative Non-currutative Non-convertible nin nin nin nin nin nin nin nin nin ni	2 8950% Non Mandatory Mandatory Non-convettible Non-convettibl	Noc Mandatery Mandatery Non-currutative Non-currutative Non-currutative nia nia nia nia nia nia nia nia nia nia	Non Mandatory Non-currative Non-corrective Non-corr	6 8201 N Mandato Mandato Non-cumalativ Non-comretibil Non-comretibil n n n n n n n n n n n n n n n n n n n
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1	Issuer	Lloyds Bank Corporate Markets pic	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank p
2	Unique Identifier	Markets pic	n/a	n/a	n/a	Markets pic	 n/a	n/a	· · ·
	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Priva
20	opositios in the instrument has been pasitivy or privately placed.	111110		Thuc	111410	1 mult	111440	T IIIII	1100
3	Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	Englis
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
Reg	ulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidate
7	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferre
8	Regulatory capital / MREL value (m)	GBP 539	GBP 1,100	GBP 1,072	GBP 170	GBP 989	GBP 772	GBP 980	GBP 20
9	Nominal Amount - Currency of Issue (m)	USD 700	GBP 1,100	EUR 1,300	CHF 200	USD 1,250	USD 1,000	USD 1,250	AUD 400
	- Currency of Reporting (m)	GBP 554	GBP 1,100	GBP 1,102	GBP 176	GBP 989	GBP 791	GBP 989	GBP 211
9a	Issue price	100	100	100	100	100	100	100	10
9b	Redemption price	100	100	100	100	100	100	100	10
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cos			
	Original date of issuance	29/10/2021	19/11/2021	19/11/2021	09/02/2022	10/03/2022	18/03/2022	06/03/2023	17/03/202
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
13	Original maturity date	05/02/2026	01/04/2026	01/04/2026	09/02/2029	16/02/2029	18/03/2026	06/03/2029	17/03/202
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Ye
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 05/02/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	09/02/2028 - Optional issuer call option, redeeming at par	16/02/2028 - Optional issuer call option, redeeming at par	18/03/2025 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issue call option, redeeming at pa
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n

17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to Floating
18	Coupon rate and any related index	1.9430%	SONIA+0.86%	0.3850%	0.7525%	SOFR +185bps	3.661%	6.0210%	5.952% / 3m BBSW + 215bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	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
21	Existence of step up or other incentive to redeem	No	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	Non-cumulative
23	Convertible or 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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, specify instrument type convertible into	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
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	lf write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority		Contractual right to write-down by UK resolution authority			Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt			Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	
35	Instrument type immediately senior	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
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
0.7	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Capital instruments main f

	astruments main features					1			1
1 Issue	er	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank Corporate Markets plc	
2 Unia	aue Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
2a Sper	cifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Gov	erning law(s) of the instrument	English	English (waiver of right to set off governed by Scots law)	English	English (waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English	English
	ins by which enforceability requirement of Section 13 of the TLAC Term et is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ry treatment								
	nsitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	t-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	ible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo	
	rument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred		Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	
	ulatory capital / MREL value (m)	GBP 566	GBP 726	GBP 263	GBP 285	GBP 901	GBP 880	GBP 636	
9 Nom	ninal Amount - Currency of Issue (m)	JPY 115,100 GBP 566	GBP 726	AUD 500 GBP 264	GBP 285	EUR 1,000	GBP 880	EUR 750	GBP 300
0	- Currency of Reporting (m)	GBP 566 100	GBP 726 100	GBP 264 100	GBP 285 100	GBP 847	GBP 880 100	GBP 636 100	GBP 300 100
9a Issue 9b Rede	e price lemption price	100	100	100		100	100	100	
	emption price ounting classification	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	
	inal date of issuance	26/05/2022	26/05/2022	10/06/2022	10/06/2022	13/10/2022	13/10/2022	13/11/2023	
	petual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	inal maturity date	26/05/2028	26/05/2028	10/06/2027	10/06/2027	24/08/2030	24/08/2030	12/09/2027	12/04/2028
14 Issue		Yes	Yes	Yes		Yes	Yes	No	
14 1000		100	100	100	105	Optional Call Date =	Optional Call Date =	10	100
15 Optie	ional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par	26/05/2027 - Optional issuer call option, redeeming at par	10/06/26 - Optional issuer call option, redeeming at par	10/06/26 - Optional issuer call option, redeeming at par	24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	n/a	12/04/2027 - Optional issuer call option, redeeming at par
16 Sub	sequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	/ dividends								
	d or floating dividend / coupon	Fixed	Floating	Fixed to Floating	Floating	Fixed	Floating	Floating	Floating
	pon rate and any related index	1.397%	SONIA + 1.931%	5.541%	SONIA + 1.858%	5.506%	SONIA+2.536%	3M EURIBOR + 1.81%	SONIA + 2.042%
	tence of a dividend stopper	No	No	No	No	No	No	No	No
	y discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	y discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	tence of step up or other incentive to redeem	No	No	No		No	No	No	
	-cumulative or cumulative vertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative	Non-cumulative	Non-cumulative	
	invertible, conversion trigger(s)	Non-convertible n/a	n/a	Non-convertible					
	nvertible, fully or partially					Non-convertible	Non-convertible	Non-convertible	Non-convertible
		n/a		n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a n/a	n/a n/a	n/a n/a	n/a	n/a n/a
	nvertible, conversion rate	n/a	n/a n/a	n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a
27 If cor	nvertible, conversion rate nvertible, mandatory or optional conversion	n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a
27 If cor 28 If cor	nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, 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	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a n/a n/a
27 If cor 28 If cor 29 If cor	nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, 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 n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a n/a
27 If cor 28 If cor 29 If cor 30 Write	nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, 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 n/a Yes	n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a Yes	n/a n/a n/a n/a n/a n/a Yes	n/a n/a n/a n/a n/a n/a yes	n/a n/a n/a n/a n/a N/a Yes Contractual right to write-down
27 If con 28 If con 29 If con 30 Write 31 If wri	wwertible, conversion rate wwertible, mandatry or cyclicinal conversion wwertible, spacely instrument type convertible into mwertible, spacely insuer of instrument it converts into e-down features ite-down, write-down trigger(s)	n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a n/s v/s Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority
27 If con 28 If con 29 If con 30 Write 31 If write 32 If write	nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into a-down features itte-down, write-down trigger(s) itte-down, full or partial	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially	nla nla nla nla nla Ves Contractual right to write-down by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a v/es Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially	n/a n/a n/a n/a n/a n/a contractual right to write-down (by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a n/a 20ntractual right to write-down by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a contractual right to write-down by UK resolution authority Fully or Partially	ria ria ria ria ria Ves Contractual right to wite-down by UK resolution authority Fully or Partially Fully or Partially	n/a n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially
27 If con 28 If con 29 If con 30 Write 31 If write 32 If write 33 If write	wwertible, conversion rate wwertible, mandatry or cyclicinal conversion wwertible, spacely instrument type convertible into mwertible, spacely insuer of instrument it converts into e-down features ite-down, write-down trigger(s)	n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a n/s v/s Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority
27 If con 28 If con 29 If con 30 Write 31 If wri 32 If wri 33 If wri 34 If ten	nvertible, conversion rate wertible, mandatry or cotional conversion nvertible, specify instrument type convertible into nvertible, specify insure of instrument it convertis into e-down features te-down, write-down trigger(s) fie-down, full or partial te-down, to remore to temporary	n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanett	nka n/a nka nka nka nka vyes Contractual right to write-down by UK resolution authority Fully or Partiality Permanent	rva rva rva rva rva rva Ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent	n/s n/a n/a n/a n/a n/s Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent	nía nía nía nía nía ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent	n/a n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanert	n/a ria ria ria ria ria Ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent	nta nta nta nta nta nta nta Contractual right to vite of by UK resolution authority by UK resolution authority Permanent Permanent nfa
27 If cou 28 If cou 29 If cou 30 Write 31 If wri 32 If wri 33 If wri 34 If ten 34a Type	nvertible, conversion rate wortble, specify instrument type conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write-down trigger(s) ite-down, permanent or temporary Te-down, Gescription of write-up mechanism	nia nia nia Na Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent nia	n'a nía nía nía nía Contractual right to write-down by UK resolution authority Fully or Partially Permanent nía	n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a National Statemann National Statemanna National Statemanna Nati	nís nís nís nís nís nís nís ves Contractual right b write-domn by UK resolution authority Fulty or Partially Permanett nís Contractual Senior Non-Preferred det Senior Non-Preferred det	nia nia nia nia nia nia nia ves Sontractual right to wink-down by UK resolution automy P day or Partalay P enmanent nia Contractual Sanio Non-Preferred deb Sanio I Non-Preferred deb	n/a n/a n/a n/a n/a n/a contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Permarent n/a n/a	nia nia nia nia nia nia nia rota y UK resolution autority Fully of Partially Permaneti nia Contractual Senior Non-Preferred deb Senior Non-Preferred deb
27 If con 28 if con 29 if con 30 Write 31 If wri 32 If wri 33 If wri 34 If ter 34a Type 34b Rani	nvertible, conversion rate wvertible, spacify or cyclicinal conversion nvertible, spacify instrument type convertible into mvertible, spacify insue of instrument it converts into a-down features te-down features te-down, features te-down, full or partial te-down, full or partial te-down, feature to temporary mporary write-down, description of write-up mechanism of subordination	niti niti niti niti niti niti niti veso Contractual right veso by UK resolution authority Fully or Partially Permanent Contractual Senior Non-Preferred debt ranking senior to Dated Tire 2, and junor to Senior Preferred	n'is n'is n'is n'is n'is n'is y terminet by UK resolution authority Fully or Partially Permanet Na Contractual Senior Non-Prefered debi ranking senior to Dated Tire 2, and parior ts Genior Perfered	nia nia nia nia nia nia nia vesti ve	nia nia nia nia nia nia nia by UK realizion autority by UK realizion autority Fully or Partalby Permanent Contractual Senior Non-Preferred debt ranking senior to Dated Ter 2 and Junior U Senior Perferred	nda nla nla nla nla nla nla nla nla nla nl	n'ai niti niti niti niti niti niti niti ves Contractual right to write-down by UK resolution authority Pully or Partisby Permanent Contractual Contractual Senior Non-Preferred debi ranking senior to Dated Tire 2) and junior to Senior Perferred	nin nin nin nin nin nin nin ves Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially Contractual Senior Non-Preferred debt ranking senior to Dated Tiez 2	nitia nitia nitia nitia nitia nitia nitia contractual right to write-down by UK resultion authority Fully or Partially Permanetic nitia Contractual right or Partially Permanetic nitia Senior No-Performad Senior No-Performad and Junior to Senior Preferred debt
27 If could for the second secon	Invertible, conversion rate invertible, spacify or coptional conversion invertible, specify instrument if convertible into invertible, specify insure of instrument it converts into e-down features itse down, write-down trigger(s) itse down, full or partial itse down, full or partial itse down, classification of write-up mechanism of subordination king of the instrument in normal insolvency proceedings	niti niti niti niti niti niti niti ves Contractual right to write-down by UK resolution authority Fuity or Partity Permanent nation Permanent nation Senior Non-Perfered and junor to Senior Prefered debt	n'es n'es n'es n'es n'es n'es Yes Contractual right to write-down by UK resolution authority Felloy or Partially Felloy or Partially Permanett n'es Contractual Sonier Mon-Pentered ded ranking senior to Dated Tira 2 and junior to Senior Preferred debt	nia nia nia nia nia nia nia vesti Yes Contractual right to write-down by UK resolution authority Yes Permanet Permanet Nia Contractual Service Ver Permanet nia Service Ver Preferred debt debt	nia nia nia nia nia nia nia nia by UK resolution automy Fully or Patially Permanent nia Contractual Permanent nia Senior Non-Preferred det ranking unor to Dated Tier 2 and juno to Secure Preferred Senior Unsecured Senior unsecured	nda nki nki nki nki nki nki nki ves Sontractual right to write-down by UK resolution authority Fully or Partituly Permanent nia Contractual Senior Noo-Perfered deb tranking senior to Dated Ter 2 and junior to Senior Preferred	n'ai nia na na na na na na vy secontractual right to write-down by UK resolution authority Fully or Partially Pormanetic na Contractual autority Fully or Partially Pormanetic na Senior Non-Prefered debt ranking senior to Dated Tire 2 and junior to Senior Prefered	nin nin nin nin nin nin nin nin y ter contractual right to write-down by UK resultion authority Fully or Partially Permanetr nin Contractual right or Partially Permanetr nin Senior Non-Performad Senior Non-Performad and junior to Senior Performad debt	niti niti niti niti niti niti yes contractual right weth-down by UK resolution authority Fully or Partially Permanent niti contractual senior to Date Tire 2 and junor to Senior Model Senior Non-Preferred debt canton genior to Date Tire 2 and junor to Senior Medel Senior unsecured
27 If cou 28 If cou 29 If cou 30 Write 31 If wri 32 If wri 33 If wri 34 If ten 34a Type 34b Rani 35 Instr. 36 Non- 37 Non-	mentible, conversion rate mentible, andadray or cryticinal conversion mentible, spacely instrument type convertible into mentible, spacely insue of instrument it converts into a-down features te-down fingtness of instrument it converts te-down, fingtness of instrument it down, mile and the instrument of subordination and the instrument in normal insolvency proceedings tument type immediately sentor	niti niti niti niti Yes Contractual right to wret-down by UK resolution authority Fully or Partially Permanent niti Contractual Senior Non-Preferred debt contractual Senior Non-Preferred debt Contractual Senior Non-Preferred debt Contractual Senior Mon-Preferred debt Senior unsecured	n'isi n'isi n'isi n'isi n'isi n'isi Contractual right to write-down by UK resolution authority Permanett n'isi Permanett Contractual Senior Non-Prefered debt Senior Prefered debt Senior unsecured	1/10 1/12	nia nidi nidi nidi nidi niti vies Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially Permianett niti Contractual senior to Dated Tier 2 and junior to Senior Preferred det Senior unsecured No	nia nia nia nia nia nia nia you yu Krasoluton autority yu Krasoluton autority yu Krasoluton autority yu Krasoluton autority Peranant Paly or Paritily Permanent nia Contractual Senior Non-Preferred deb contractual Senior Non-Preferred deb Senior unsecured	nia nia nia nia nia nia nia nia nia nia	nin nin nin nin nin nin nin nin nin nin	n nin nia nia nia nia contractual right to write-down by UK resultion authority Fully or Partially Permaneto nia Contractual right or Partially Permaneto nia Senior No-Performad and junior to Senior Preferred debt Senior unsecured No

Capital instruments main

capi	tal instruments main features							
1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland 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
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ulatory treatment							
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 1,027	GBP 249	GBP 272	GBP 234	GBP 79	GBP 837	GBP 166
9	Nominal Amount - Currency of Issue (m)	GBP 1,027	JPY 50,300	GBP 272	AUD 450	AUD 150	EUR 1,000	JPY 33,900
	- Currency of Reporting (m)	GBP 1,027	GBP 247	GBP 272	GBP 237	GBP 79	GBP 847	GBP 167
9a	Issue price	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	11/08/2022	01/12/2023	01/12/2023	06/03/2024	06/03/2024	14/05/2024	04/06/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/08/2033	01/12/2027	01/12/2027	06/03/2030	06/03/2030	14/05/2032	04/06/2030
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	01/12/2026 - Optional issuer call option, redeeming at par	01/12/2026 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	06/03/2029 - Optional issuer call option, redeeming at par	14/05/2031 - Optional issuer call option, redeeming at par	04/06/2029 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Cou	oons / dividends							
17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed to Floating	Floating	Fixed	Fixed
18	Coupon rate and any related index	SONIA+2.374%	1.527%	SONIA + 1.878%	5.837%	3m BBSW+1.83%	4.025%	1.457%
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
	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
	If convertible, conversion trigger(s)	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
	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	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	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority		Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
05		debt	debt	debt	debt	debt	debt	debt
	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
	Non-compliant transitional features Non-compliant features	No	No n/a		No	No	No	No
		n/a		n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a

ii: Instruments with less than one year to maturity cease to qualify as MREL