

LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

31 DECEMBER 2024

Capital Instruments and Eligible Liabilities - Main Features Report

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

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2024 Year-end 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	No	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	-	-	-	-	-
37a	Hyperlink to the prospectus of the issuance	-	-	-	-	-

Capital instruments main features

1	Issuer	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	US539439AJ36	US53944YAJ29	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Public	Public	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English	English	English (subordination provisions governed by Scottish law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	Contractual	Contractual	n/a	n/a	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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	Solo	Consolidated	Consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo	Solo	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	Other Equity Instruments
8	Regulatory capital value (m)	GBP 219	GBP 300	GBP 1,137	GBP 396	GBP 410	GBP 763	GBP 350	GBP 1,250
9	Nominal Amount - Currency of Issue (m)	EUR 250	USD 400	USD 1,500	USD 500	USD 550	USD 1,000	GBP 350	GBP 1,250
	- Currency of Reporting (m)	GBP 207	GBP 319	GBP 1,196	GBP 399	GBP 439	GBP 797	GBP 350	GBP 1,250
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	25/05/2018	25/05/2018	10/10/2018	19/06/2019	27/09/2024	03/10/2024	17/01/2023	26/11/2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 25/05/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	27/09/2031 - Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/03/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	27/12/2029 - Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	Any Coupon Payment Date	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Floating	Fixed	Floating	Floating
18	Coupon rate and any related index	3M EUR LIBOR +489bps	SOFR+4.46%	7.5000%	6.7500%	SOFR+3.856%	0.07211	SONIA+5.025%	SONIA+4.596%
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
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
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	Convertible	Convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	Fully	Fully	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	\$0.821	\$0.803	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	Mandatory	Mandatory	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	No	No	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	n/a	n/a	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Bank of Scotland Plc's solo fully loaded CET1 ratio falls below 7%	Bank of Scotland Plc's solo fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	Full	Full	n/a	n/a	Full	Full	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent	n/a	n/a	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	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Dated Tier 2	Dated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	XS2529511722	US53944YAV56	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a

Regulatory treatment

4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Solo and Sub-consolidated
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 750	GBP 1,028	GBP 750
9	Nominal Amount - Currency of Issue (m)	GBP 750	USD 1,250	GBP 750
	- Currency of Reporting (m)	GBP 750	GBP 997	GBP 750
9a	Issue price	100	100	100
9b	Redemption price	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	07/09/2022	13/03/2023	17/01/2023
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 27/09/2027 & 27/03/28 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/03/2028 & 27/09/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)	Any day in the period six months before any subsequent Reset Date (27/03/2030 (the "First Reset Date") and each fifth anniversary thereafter)	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.5000%	8.0000%	8.8160%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a
25	If convertible, fully or partially	Fully	Fully	n/a
26	If convertible, conversion rate	£0.633	\$0.761	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a
30	Write-down features	No	No	Yes
31	If write-down, write-down trigger(s)	n/a	n/a	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	n/a	Full
33	If write-down, permanent or temporary	n/a	n/a	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No
37	Non-compliant features	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	XS2138286229	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Public	Private	Private
3	Governing law(s) of the instrument	English	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English	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	n/a	n/a

Regulatory 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	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-consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 124	GBP 319	GBP 501	GBP 155	GBP 44	GBP 253	GBP 298	GBP 635
9	Nominal Amount - Currency of Issue (m)	EUR 150	USD 400	USD 650	JPY 31,300	JPY 10,000	EUR 309	GBP 300	USD 1,175
	- Currency of Reporting (m)	GBP 124	GBP 319	GBP 518	GBP 159	GBP 51	GBP 257	GBP 300	GBP 937
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	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25/05/2018	25/05/2018	30/09/2019	25/11/2019	25/11/2019	16/03/2020	02/03/2023	14/12/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	25/05/2033	25/05/2030	24/03/2026	30/05/2028	15/02/2038	18/03/2030	02/06/2033	14/12/2046
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	n/a	n/a	n/a	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date =25/05/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date =25/05/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 2 March 2028 to (and including) 2 June 2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	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%	3.7240%
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	Cumulative	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
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
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	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	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
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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	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 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
35	Instrument type immediately senior	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior Unsecured	Senior non-preferred	Senior non-preferred
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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland plc
2	Unique Identifier	n/a	XS2265524640	n/a	n/a	n/a	n/a	XS2351166421	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
3	Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination provisions governed by Scottish law)	English	English	New York (subordination and waiver of right to set off governed by Scots law)	English (subordination provisions governed by Scottish law)
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

Regulatory 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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
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	Solo
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 liabilities
8	Regulatory capital value (m)	GBP 256	GBP 624	GBP 444	GBP 1,000	GBP 325	GBP 760	GBP 493	GBP 500
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	EUR 309 GBP 257	GBP 1,309 GBP 1,309	GBP 915 GBP 915	GBP 1,000 GBP 1,000	GBP 394 GBP 394	USD 1,500 GBP 1,196	GBP 500 GBP 500	GBP 500 GBP 500
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	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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	24/09/2031
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 16/06/26 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/09/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.6787%	2.7070%	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.54%
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	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	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	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	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	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	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	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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	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 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
35	Instrument type immediately senior	Senior non-preferred	Senior Unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior Unsecured	Senior non-preferred
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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	US53944YAQ61	n/a	XS2668240844	n/a	AU3CB0312858	XS2743047156	AU3FN0090866	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Private	Public	Public	Public	Private	Private
3	Governing law(s) of the instrument	New York (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	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a	n/a	Contractual	n/a	Contractual	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Sub-consolidated and Solo	Sub-consolidated and Solo
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 liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 132	GBP 1,284	GBP 300	GBP 300	GBP 122	GBP 415	GBP 247	GBP 246	GBP 246
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 1,175 GBP 937	USD 1,750 GBP 1,395	SGD 500 GBP 293	SGD 500 GBP 293	AUD 250 GBP 124	EUR 500 GBP 415	AUD 500 GBP 248	AUD 500 GBP 248	AUD 500 GBP 248
9a	Issue price	100	100	100	100	99.65	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	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	29/08/2024	05/01/2024	29/08/2024	29/08/2024	29/08/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	14/12/2046	07/11/2032	22/08/2033	22/08/2033	29/08/2034	05/04/2034	29/08/2034	29/08/2034	29/08/2034
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	29/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	29/08/2029 - Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed to Floating rate	Fixed	Floating	Floating
18	Coupon rate and any related index	3.3690%	2.7540%	5.2500%	5.4900%	0.05788	4.3750%	3m BBSW +2.18%	3m BBSW +2.37%
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	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	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	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	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	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	See below	See below	See below	See below	See below	See below	See below	See below
31	If 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	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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	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 debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Senior non-preferred	Senior Unsecured	Senior Non-preferred	Senior Unsecured	Senior unsecured	Senior Unsecured	Senior Non-preferred
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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc
2	Unique identifier	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 123
9	Nominal Amount - Currency of Issue (m)	AUD 250
	- Currency of Reporting (m)	GBP 124
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	29/08/2024
12	Perpetual or dated	Dated
13	Original maturity date	29/08/2034
14	Issuer Call subject to prior supervisory approval if required	Yes
15	Optional call date, contingent call dates and redemption amount	29/08/2029 - Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.05963
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
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of write-up mechanism	n/a
34a	Type of subordination	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Non-preferred
36	Non-compliant transitional features	No
37	Non-compliant features	n/a
37a	Hyperlink to the prospectus of the issuance	n/a

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

Tier 2

Capital instruments main features

1	Issuer	HBOS plc	Lloyds Bank plc	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
3a	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a

Regulatory 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	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 0	GBP 0
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 301 GBP 240	GBP 100 GBP 100	GBP 273 GBP 273
9a	Issue price	98.807	100.962	99.321
9b	Redemption price	100	n/a	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/10/2003	28/10/1992	20/04/2010
12	Perpetual or dated	Dated	Perpetual	Dated
13	Original maturity date	01/11/2033	No Maturity	22/04/2025
14	Issuer Call subject to prior supervisory approval if required	No	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.0000%	11.7500%	7.6250%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	Mandatory
20b	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 non-viability	Statutory bail-in by UK resolution authority at point of 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	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to 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
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital 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
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667BHC5	XS1757711665	CAG5533WBW69	XS1769598274	AU3CB0251239	XS2868171229
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Private	Public	Public
3	Governing law(s) of the instrument	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	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)	NSW Australia 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)	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	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	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 1,321	GBP 215	GBP 39	GBP 66	GBP 0	GBP 47	GBP 0	GBP 840
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	EUR 1,000
	- Currency of Reporting (m)	GBP 1,395	GBP 223	GBP 39	GBP 70	GBP 277	GBP 51	GBP 210	GBP 830
9a	Issue price	100	99	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 - amortised cost	Liability - amortised cost	Liability - fair value option
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	06/08/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2028	22/11/2027	14/12/2027	24/01/2028	03/02/2025	15/02/2038	07/03/2025	06/11/2030
14	Issuer Call	Yes	No	No	No	No	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	06/11/2029 - 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	n/a

Coupons / 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%	3.500%
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	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
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	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	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	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
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)	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	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	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	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
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	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	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html

Capital 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	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	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	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	n/a

Regulatory treatment

4	Transitional CRR rules	n/a	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	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	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	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 1,027	GBP 256	GBP 272	GBP 224	GBP 74	GBP 848	GBP 172	GBP 785	GBP 785
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	USD 1,000	USD 1,000
	- Currency of Reporting (m)	GBP 1,027	GBP 256	GBP 272	GBP 223	GBP 74	GBP 830	GBP 173	GBP 797	GBP 797
9a	Issue price	100	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - fair value option	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	11/08/2022	01/12/2023	01/12/2023	06/03/2024	06/03/2024	14/05/2024	04/06/2024	26/11/2024	26/11/2024
12	Perpetual or dated	Dated	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	26/11/2035	26/11/2035
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 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	26/11/2034 - Optional issuer call option, redeeming at par	26/11/2034 - 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	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed to Floating	Floating	Fixed	Fixed	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%	5.740%	5.740%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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
30	Write-down features	Yes	Yes	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	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	Fully or Partially
33	If write-down, permanent or temporary	Permanent	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	n/a
34a	Type of subordination	Contractual	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	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 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	Senior unsecured
36	Non-compliant transitional features	No	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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