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

Equity	y .					
Capital i	instruments main features					
1 lss	suer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2 Un	nique Identifier	n/a	n/a	n/a	n/a	n/a
2a Sp	pecifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3 Go	overning law(s) of the instrument	Scottish	English	English	Scottish	Scottish
	ontractual recognition of write down and conversion powers of resolution thorities	n/a	n/a	n/a	n/a	n/a
Regulat	tory treatment			· · · · ·		
4 Tra	ansitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5 Po	ost-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6 Eli	igible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo	Sub-consolidated	Solo
7 Ins	strument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8 Re	egulatory capital value (m)	GBP 6252	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9 No	ominal 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 Iss	sue price	-	-	-	-	-
9b Re	edemption price	-	-	-	-	-
10 Ac	ccounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Or	riginal date of issuance	-	-	-	-	-
12 Pe	erpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Or	riginal maturity date	-	-	-	-	-
14 Iss	suer Call subject to prior supervisory approval if required	No	No	No	No	No
15 Op	ptional call date, contingent call dates and redemption amount	-	-	-	-	-
16 Su	ubsequent call dates	-	-	-	-	-
Coupon	ns / dividends	· · · ·		•	•	
17 Fix	xed or floating dividend / coupon	-	-	-	-	-
18 Co	oupon rate and any related index	-	-	-	-	-
19 Ex	kistence of a dividend stopper	-	-	-	-	-
20a Fu	ully discretionary, partially discretionary or mandatory (in terms of timing)	-	-	-	-	-
20b Fu	ully discretionary, partially discretionary or mandatory (in terms of amount)	-	-	-	-	-
21 Ex	kistence of step up or other incentive to redeem	No	No	No	No	No
22 No	on-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Co	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If c	convertible, conversion trigger(s)	-	-	-	-	-
	convertible, fully or partially	-	-	-	-	-
26 If c	convertible, conversion rate	-	-	-	-	-
27 If c	convertible, mandatory or optional conversion	-	-	-	-	-
	convertible, specify instrument type convertible into	-	-	-	-	-
	convertible, specify issuer of instrument it converts into	-	-	-	-	-
30 Wr	rite-down features	No	No	No	No	No
	write-down, write-down trigger(s)	-	-	-	-	-
	write-down, full or partial	-	-	-	-	-
	write-down, permanent or temporary	-	-	-	-	-
	temporary write-down, description of write-up mechanism	-	-	-	-	-
	pe of subordination	Statutory	Statutory	Statutory	Statutory	Statutory
	anking of the instrument in normal insolvency proceedings				-	
		Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	strument type immediately senior					
35 Ins	strument type immediately senior	Additional her t	No	No	No	No
35 Ins 36 No					No -	No -

Additional Tier 1

Conital	instruments	main	footu

1 Issuer 2 Unique 2a Specifie 3 Govern		Lloyds Banking Group plc	Lloude Develop a One on a la						
2 Unique 2a Specifie 3 Govern 3a Contrac authorit		Libyus Dariking Group pic		Lloyds Banking Group plc	Lloyds Banking Group plc	Llovds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2a Specifie 3 Govern 3a Contract 3a Contract			Lloyds Banking Group plc	Lioyus Barking Group pic		, , , , , , , , , , , , , , , , , , , ,	Lioyus Banking Group pic	Libyus Baliking Group pic	Lloyus Banking Group pic
2a Specifie 3 Govern 3a Contract 3a Contract		GB00B3KS9W93	GB00B3KSB238	US53944YBB83	USG5533WAA56 /	US539439AE93 /	XS1043545059	XS1043552261	XS2575900977
3 Govern 3a Contrac authorit					US539439AC38	US539439AF68			
3a Contrac authorit	es if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3a Contrac authorit				New York (subordination and			English (subordination and	English (subordination and	New York (subordination and
3a Contrac authorit	ning law(s) of the instrument	Scottish	Scottish	waiver of right to set off	Scottish	Scottish	waiver of right to set off	waiver of right to set off	waiver of right to set off
3a authorit	ing iaw(s) of the institution	Ocoman	Ocolusii		Ocousii	00011311			
3a authorit				governed by Scots law)			governed by Scots law)	governed by Scots law)	governed by Scots law)
3a authorit	ctual recognition of write down and conversion powers of resolution								
		n/a	n/a	Contractual	n/a	n/a	n/a	n/a	Contractual
Regulatory t									
	treatment								
4 Transiti	ional 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
	ansitional CRR rules	Ineligible	Ineligible	Additional Tier 1	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
		•	•		v	°			
6 Eligible	e at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7 Instrum	nent type	Preference shares	Preference shares	Other Equity Instruments	Preference shares	Preference shares	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8 Regulat	atory capital value (m)	GBP 0	GBP 0	GBP 763	GBP 0	GBP 0	GBP 622	GBP 750	GBP 750
		GBP 253	GBP 44	USD 1,000	USD 49	USD 38	EUR 750	GBP 750	GBP 750
3 NOTITIO	al Amount - Currency of Issue (m)								
	- Currency of Reporting (m)	GBP 253	GBP 44	GBP 797	GBP 39	GBP 30	GBP 622	GBP 750	GBP 750
		£0.25 + premium of £0.75 per	£0.25 + premium of £0.75 per	100	\$0.25+ premium of \$999.75 per	\$0.25+ premium of \$999.75 per	100	100	100
9a Issue pi	Drice	Preference Share	Preference Share	100	Preference Share	Preference Share	100	100	100
Oh Deste	ntion price	. Totototoo onuro					100	100	100
9b Redem		n/a	n/a	100	\$1,000 per Preference Share	\$1,000 per Preference Share	100	100	100
10 Account	nting classification	Liability - amortised cost	Liability - amortised cost	Shareholders' Equity	Liability - amortised cost	Liability - amortised cost	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original	al date of issuance	16/01/2009	16/01/2009	03/10/2024	16/01/2009	16/01/2009	01/04/2014	01/04/2014	17/01/2023
12 Perpetu		Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	al maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14 Issuer C	Call subject to prior supervisory approval if required	No	No	Yes	Yes	Yes	Yes	Yes	Yes
	·	l l					i i	İ	Optional Call on any date
		Optional Call Date = No	Optional Call Date = No	27/09/2031 -	Optional Call Date = 01/10/2035	Optional Call Date = 21/05/2037	Optional Call Date = 27/06/2025	Optional Call Data - 27/06/2020	between 27/03/2028 &
					Reg Call = No	Reg Call = No			
15 Optiona	al call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No	Reg Call = Yes	Tax Call = No	Tax Call = No	Reg Gall – res	Reg Call = Yes	27/09/2028 inclusive
io optione	ar ean aato, contingent ean aatoe and reachiphen ameant	Tax Call = No	Tax Call = No	Tax Call = Yes	Redemption Price = \$1,000 per		Tax Call = Yes	Tax Call = Yes	Reg Call = Yes
		Redemption Price = n/a	Redemption Price = n/a	Redemption Price = 100%			Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes
				-	Preference Share	Preference Share	-		Redemption Price = 100%
									Any day in the period six
									months before any subsequent
16 Subsec	quent call dates	n/a	n/a	Every 5 years	Any Dividend Payment Date	Any Dividend Payment Date	Every 5 years	Every 5 years	Reset Date (27/03/2028 (the
10 Subseq	quent can dates	11/4	10/4	Every 5 years	Any Dividend Layment Date	Any Dividend I ayment Date	Every 5 years	Every 5 years	
									"First Reset Date") and each
1 1									fifth anniversary thereafter)
Coupons / di	lividonde								
Coupons / di		_							
	<i>lividends</i> or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed
17 Fixed o		Fixed 9.2500%	Fixed 9.7500%	Fixed 6.8070%	Fixed to Floating 6.4130%	Fixed to Floating 6.6570%	Fixed 4.9470%	Fixed 7.8750%	Fixed 8.5000%
17 Fixed or 18 Coupor	or floating dividend / coupon n rate and any related index	9.2500%			5	0	4.9470%		
17 Fixed of 18 Coupon 19 Existen	or floating dividend / coupon n rate and any related index nce of a dividend stopper	9.2500% Yes	9.7500% Yes	6.8070% No	6.4130% Yes	6.6570% Yes	4.9470% No	7.8750% No	8.5000% No
17 Fixed of 18 Coupor 19 Existen 20a Fully dis	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing)	9.2500% Yes Partially discretionary	9.7500% Yes Partially discretionary	6.8070% No Fully discretionary	6.4130% Yes Partially discretionary	6.6570% Yes Partially discretionary	4.9470% No Fully discretionary	7.8750% No Fully discretionary	8.5000% No Fully discretionary
 17 Fixed or 18 Couport 19 Existent 20a Fully dist 20b Fully dist 	or floating dividend / coupon n rate and any related index nce of a dividend stopper	9.2500% Yes	9.7500% Yes	6.8070% No	6.4130% Yes	6.6570% Yes	4.9470% No	7.8750% No	8.5000% No
 17 Fixed or 18 Couport 19 Existent 20a Fully dist 20b Fully dist 	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing)	9.2500% Yes Partially discretionary	9.7500% Yes Partially discretionary	6.8070% No Fully discretionary	6.4130% Yes Partially discretionary	6.6570% Yes Partially discretionary	4.9470% No Fully discretionary	7.8750% No Fully discretionary	8.5000% No Fully discretionary
17 Fixed of 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem	9.2500% Yes Partially discretionary Partially discretionary No	9.7500% Yes Partially discretionary Partially discretionary No	6.8070% No Fully discretionary Fully 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 No	7.8750% No Fully discretionary Fully discretionary No	8.5000% No Fully discretionary Fully discretionary No
17 Fixed of 18 Coupor 19 Existem 20a Fully dis 20b Fully dis 21 Existem 22 Non-cut	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem imulative or cumulative	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative	6.8070% No Fully discretionary Fully discretionary No Non-cumulative	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative	4.9470% No Fully discretionary Fully discretionary No Non-cumulative	7.8750% No Fully discretionary Fully discretionary No Non-cumulative	8.500% No Fully discretionary Fully discretionary No Non-cumulative
17 Fixed of 18 Coupor 19 Existem 20a Fully dis 20b Fully dis 21 Existem 22 Non-cut	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem	9.2500% Yes Partially discretionary Partially discretionary No	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	6.8070% No Fully discretionary Fully discretionary No	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	6.6570% Yes Partially discretionary Partially discretionary No	4.9470% No Fully discretionary Fully discretionary No	7.8750% No Fully discretionary Fully discretionary No	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible
17 Fixed of 18 Coupor 19 Existem 20a Fully dis 20b Fully dis 21 Existem 22 Non-cut	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem imulative or cumulative	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative	6.8070% No Fully discretionary Fully discretionary No Non-cumulative	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible	7.8750% No Fully discretionary Fully discretionary No Non-cumulative	8.500% No Fully discretionary Fully discretionary No Non-cumulative
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cui 23 Convert	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem imulative or cumulative tible or non-convertible	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cui 23 Convert	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem imulative or cumulative	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully	7.8750% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully	8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully
17 Fixed or 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cut 23 Convert 24 If convert	or floating dividend / coupon n rate and any related index ce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nee of step up or other incentive to redeem mulative or cumulative rtible or non-convertible ertible, conversion trigger(s)	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	9.7500% Yes Partially discretionary Nor-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.8070% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio falls below 7%	6.4130% Yes Partially discretionary No 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 No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	7.8750% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	8.500% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cut 23 Convert 24 If convert 25 If convert	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative flible or non-convertible ertible, conversion trigger(s) ertible, fully or partially	9.2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability r/a	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	7.8750% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cut 23 Convert 24 If convert 25 If convert	or floating dividend / coupon n rate and any related index ce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nee of step up or other incentive to redeem mulative or cumulative rtible or non-convertible ertible, conversion trigger(s)	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	9.7500% Yes Partially discretionary Nor-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.8070% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio falls below 7%	6.4130% Yes Partially discretionary No 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 No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	7.8750% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	8.500% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cuu 23 Convert 24 If convert 25 If convert 26 If convert	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative flible or non-convertible ertible, conversion trigger(s) ertible, fully or partially	9.2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability r/a	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	7.8750% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
17 Fixed o 18 Coupon 19 Existen 20a Fully dis 20b Fully dis 21 Existen 22 Non-cut 23 Convert 24 If convert 26 If convert 26 If convert 27 If convert	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem imulative or cumulative rtible or non-convertible ertible, conversion trigger(s) ertible, conversion rate ertible, mandatory or optional conversion	9.2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability 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	6.8070% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 0.849 Kully 0.849	6.4130% Yes Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	6.6570% 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	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory	7.8750% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	8.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory
17 Fixed o 18 Coupor 19 Existem 20a Fully dis 20b Fully dis 20b Fully dis 21 Existem 22 Non-cu 23 Convert 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative rtible or non-convertible ertible, conversion trigger(s) ertible, fully or partially ertible, conversion rate ertible, matatory or optional conversion ertible, specify instrument type convertible into	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	9.7500% Yes Partially discretionary Nor-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	6.8070% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1	6.4130% Yes Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	6.6570% Yes Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	4.9470% No Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equity Tier 1	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	8.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1
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17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 20b Fully dis 21 Existen 22 Non-cu 23 Convert 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 If conve 30 Write-d 31 If write- 32 If write- 34 If tempo 34a Type of 34b Ranking 35 Instrum 36 Non-con	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative ertible, onversion trigger(s) ertible, conversion trigger(s) ertible, conversion rate ertible, specify instrument type convertible into ertible, specify instrument or temporary orary write-down trigger(s) -down, full or partial down, description of write-up mechanism f subordination ag of the instrument in normal insolvency proceedings ent type immediately senior emplant transitional features	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK 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 Statutory bail-in by UK 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 Statutory bail-in by UK 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 Statutory bail-in by UK 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	9.7500% Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.8070% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	6.4130% Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.6570% Yes Partially discretionary Non-cumulatis Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability Resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes	4.9470% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a N/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	7.8750% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 Prior to conversion trigger Undated Tier 2 No n/a No	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a n/a N/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 Prior to conversion trigger Undated Tier 2 No n/a No
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17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 20b Fully dis 21 Existen 22 Non-cur 23 Convert 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 30 Write-d 31 If write- 32 If write- 34 If tempo 34a Type of 34b Ranking 35 Instrum 36 Non-cou	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative ertible, onversion trigger(s) ertible, conversion trigger(s) ertible, conversion rate ertible, specify instrument type convertible into ertible, specify instrument or temporary orary write-down trigger(s) -down, full or partial down, description of write-up mechanism f subordination ag of the instrument in normal insolvency proceedings ent type immediately senior emplant transitional features	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro up.com/investors/fixed-	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group No n/a n/a n/a n/a 1/a 1/a 1/a N/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a	6.4130% Yess Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See beloa Statutory bail-in by UK resolution authority at point of non-viability n/a Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a Na	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a 1/a n/a 2000 n/a n/a 1/a N/a 1/a N/a 2000 n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 20b Fully dis 21 Existen 22 Non-cur 23 Convert 24 If conve 25 If conve 26 If conve 30 Write-d 31 If write- 32 If write- 34 If tempor 34a Type of 34b Ranking 35 Instrum 36 Non-cou	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative ertible or non-convertible ertible, conversion trigger(s) ertible, conversion trigger(s) ertible, conversion rate ertible, specify issuer of instrument it converts into down features -down, write-down trigger(s) -down, dull or partial -down, description of write-up mechanism f subordination g of the instrument in normal insolvency proceedings ment type immediately senior ompliant transitional features of the strues	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.8070% No Fully discretionary Fully discretionary No-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group No n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below EUlyd Seanking Group's fully co.768 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 10.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	8.500% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 100000000000000000000000000000000000
17 Fixed o 18 Coupor 19 Existen 20a Fully dis 20b Fully dis 20b Fully dis 21 Existen 22 Non-cur 23 Convert 24 If conve 25 If conve 26 If conve 30 Write-d 31 If write- 32 If write- 34 If tempor 34a Type of 34b Ranking 35 Instrum 36 Non-cou	or floating dividend / coupon n rate and any related index nce of a dividend stopper iscretionary, partially discretionary or mandatory (in terms of timing) iscretionary, partially discretionary or mandatory (in terms of amount) nce of step up or other incentive to redeem mulative or cumulative ertible or non-convertible ertible, conversion trigger(s) ertible, conversion trigger(s) ertible, conversion rate ertible, specify issuer of instrument it converts into down features -down, write-down trigger(s) -down, dull or partial -down, description of write-up mechanism f subordination g of the instrument in normal insolvency proceedings ment type immediately senior ompliant transitional features of the strues	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro up.com/investors/fixed-	6.8070% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.849 Mandatory Common Equity Tier 1 Lloyds Banking Group No n/a n/a n/a n/a 1/a 1/a 1/a N/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a	6.4130% Yess Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See beloa Statutory bail-in by UK resolution authority at point of non-viability n/a Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a Na	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a N

Capital instruments main features								
	Lloyds Bank Corporate Markets	Lloyds Bank Corporate Markets	Lloyds Banking Group plo	c Lloyds Banking Group plo	Lloyds Bank plo	Lloyds Bank plc	Bank of Scotland plo	Bank of Scotland plc
	plo	plc				, ,	Burne of Ocoliuma pla	Burnt of Ocontaina pro
2 Unique Identifier 2a Specifies if the instrument has been publicly or privately placed.	n/a Private	n/a Private	US539439AU36 Public	6 US53944YAJ29 c Public		n/a Private	n/a Private	n/a Private
3 Governing law(s) of the instrument	English	English	New York (subordination and waiver of right to set of governed by Scots law	d New York (subordination and f waiver of right to set of	i		English (subordination provisions governed by Scottish law)	English
3a Contractual recognition of write down and conversion powers of resolution	n/a	n/a	Contractua	I Contractual	l n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	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	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	d 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
8 Regulatory capital value (m)	GBP 219	GBP 300	GBP 1,137	7 GBP 396		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) 9a Issue price	GBP 207		GBP 1,196 100		GBP 439		GBP 350 100	GBP 1,250 100
9b Redemption price	100	100	100				100	100
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity				Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	25/05/2018	25/05/2018	10/10/2018	3 19/06/2019	27/09/2024	03/10/2024	17/01/2023	26/11/2024
12 Perpetual or dated	Perpetua	Perpetual	Perpetua	I Perpetual	I 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	s Yes		Yes	Yes	Yes
					Optional Call on any date		0 // I 0 // D I 07/77/77	07/10/0000
	Optional Call Date = 25/05/2028 Reg Call = Yes	Optional Call Date = 25/05/2025 Reg Call = Yes	Optional Call Date = 27/09/2025 Reg Call = Yes				Optional Call Date = 27/03/2028 Reg Call = Yes	
15 Optional call date, contingent call dates and redemption amount	Tax Call = Yes		Tax Call = Yes				Tax Call = Yes	
	Redemption Price = 100%		Redemption Price = 100%				Redemption Price = 100%	Redemption Price = 100%
					Redemption Price = 100%	2		
16 Subsequent call dates	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	s 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	Floating
18 Coupon rate and any related index 19 Existence of a dividend stopper	3M EUR LIBOR +489bps	SOFR+4.46%	7.5000%	6.7500%	SOFR+3.856%	0.07211 No	SONIA+5.025%	SONIA+4.596%
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
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
21 Existence of step up or other incentive to redeem	No	No	No	o 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	e 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%			n/a	n/a	n/a
25 If convertible, fully or partially	n/a			· · · · · · · · · · · · · · · · · · ·			n/a	
26 If convertible, conversion rate	n/a			1 \$0.803			n/a	
27 If convertible, mandatory or optional conversion	n/a		,	Mandatory	/ n/a		n/a	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	n/a n/a		Common Equity Tier 1 Lloyds Banking Group plo	1 Common Equity Tier 1 C Lloyds Banking Group plo	n/a n/a		n/a n/a	
30 Write-down features	Yes		Lioyus Barking Group pic	2 2 11			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		baded 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	paded CET1 ratio falls below 7%
32 If write-down, full or partial	Full	Full	n/a	a n/a	i Ful	Full	Full	Full
33 If write-down, permanent or temporary	Permanent	Permanent	n/a			Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a		n/a			n/a	n/a	n/a
34a Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractua	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
35 Instrument type immediately senior	Dated Tier 2	Dated Tier 2	Prior to conversion trigger Undated Tier 2	r Prior to conversion trigger 2 Undated Tier 2	r 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	
37a Hyperlink to the prospectus of the issuance	n/a	n/a	https://www.lloydsbankinggro up.com/investors/fixed- income.investors/capital	- up.com/investors/fixed-	n/a	n/a	n/a	n/a
			income-investors/capital- issuance.htm	income-investors/capital- issuance.html				

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Lloyds Bank Corporate Markets	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	English	English	English (subordination provisions governed by Scottish law)	English	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	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 289	GBP 383	GBP 687	GBP 1,000	GBP 500	GBP 750	GBP 300
9 Nominal Amount - Currency of Issue (m)	USD 1,500	USD 350	USD 500	EUR 750	GBP 1,000	GBP 500	GBP 750	GBP 300
- Currency of Reporting (m)	GBP 1,196	GBP 279	GBP 399	GBP 622	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	26/10/2023	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
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
··· ··································		Optional Call on any date				Optional Call on any date		
	Optional Call Date = 27/09/2025		Optional Call Date = 27/06/2026	Optional Call Date = 27/06/2025	Optional Call Date = 27/03/2026		Optional Call Date = 27/06/2029	Optional Call Date = 22/06/2026
	Reg Call = Yes	27/03/2030 inclusive	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	15/12/2026 inclusive	Reg Call = Yes	Reg Call = Yes
15 Optional call date, contingent call dates and redemption amount	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes
	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%
		Redemption Price = 100%			-	Redemption Price = 100%		
16 Subsequent call dates	Every 5 years	Any Coupon Payment Date	Every 5 years	Every 5 years	Any Coupon Payment Date	15/12/31 and every 5	Every 5 years	Every 5 years
	, - ,	·, • , ,	, . ,	, . ,	· · · · · · · · · · · · · · · · · · ·	years thereafter	,.,.,.	,
						· · · · · · · · · · · · · · · · · · ·		
Coupons / dividends				_				
17 Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Floating	Floating
17 Fixed or floating dividend / coupon 18 Coupon rate and any related index	Fixed 5.6200%	Floating SOFR + 522bps	5.1450%	5.9400%	Floating SONIA+4.95%	Fixed 4.6900%	Floating SONIA + 4.33%	Floating SONIA + 4.17%
17 Fixed or floating dividend / coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper	5.6200% No	SOFR + 522bps No	5.1450% No	5.9400% No	SONIA+4.95%	4.6900% No	SONIA + 4.33% No	SONIA + 4.17% No
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)	5.6200% No Fully discretionary	SOFR + 522bps No Fully discretionary	5.1450% No Fully discretionary	5.9400% No Fully discretionary	SONIA+4.95% No Fully discretionary	4.6900% No Fully discretionary	SONIA + 4.33% No Fully discretionary	SONIA + 4.17% No Fully discretionary
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)	5.6200% No	SOFR + 522bps No Fully discretionary Fully discretionary	5.1450% No Fully discretionary Fully discretionary	5.9400% No Fully discretionary Fully discretionary	SONIA+4.95% No Fully discretionary Fully discretionary	4.6900% No Fully discretionary Fully discretionary	SONIA + 4.33% No	SONIA + 4.17% No Fully discretionary Fully discretionary
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	5.6200% No Fully discretionary Fully discretionary No	SOFR + 522bps No Fully discretionary Fully discretionary No	5.1450% No Fully discretionary Fully discretionary No	5.9400% No Fully discretionary Fully discretionary No	SONIA+4.95% No Fully discretionary Fully discretionary No	4.6900% No Fully discretionary Fully discretionary No	SONIA + 4.33% No Fully discretionary Fully discretionary No	SONIA + 4.17% No Fully discretionary Fully discretionary No
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 22 Non-cumulative or cumulative	5.6200% No Fully discretionary Fully discretionary No Non-cumulative	SOFR + 522bps No Fully discretionary Fully discretionary No Non-cumulative	5.1450% No Fully discretionary Fully discretionary No Non-cumulative	5.9400% No Fully discretionary Fully discretionary No Non-cumulative	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative	4.6900% No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SOFR + 522bps No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SOFR + 522bps No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	5.6200% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a	SOFR + 522bps No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.1450% No Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONIA + 4.33% No Fully discretionary Nolly discretionary Non-cumulative Non-convertible n/a n/a	SONIA + 4.17% No Fully discretionary No Non-cumulative Non-convertible n/a n/a
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, conversion rate	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SOFR + 522bps No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	5.1450% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA+4.95% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	4.6900% No Fully discretionary Nol Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.17% No Fully discretionary No Non-cumulative Non-convertible n/a n/a
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	5.6200% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	4.6900% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a
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 22 Non-cumulative or cumulative 23 Convertible ronon-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	4.6900% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA + 4.17% No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, up or patially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into	5.6200% No Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a	SOFR + 522bps No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	5.1450% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	4.6900% No Fully discretionary Nolexterionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA + 4.17% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a
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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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, fully or optional conversion 26 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features	5.6200% No Fully discretionary Fully discretionary Non-cumulative 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	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Yes	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Ya Yes Lloyds Bank Plc's solo and/or	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Yes Lloyds Bank Plc's solo and/or	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Yes Bank of Scotland PIc's solo fully	4.6900% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a 1/a N/a Sachary N/a N/a N/a N/a N/a N/a N/a N/a N/a N/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a 1/a Yes Lloyds Bank Plc's solo and/or	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Yes Lloyds Bank Plc's solo and/or
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, up or patially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into	5.6200% No Fully discretionary Fully discretionary 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	SOFR + 522bps No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a fr/a Sesure LBCM pic's solo fully loaded	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a t/a t/a t/a t/a t/a sub-consolidated fully loaded	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a sub-consolidated fully loaded	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution N/a N/a Sank of Scotland PIc's solo fully loaded CET1 ratio falls below	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a 1/a 1/a 1/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	SONIA + 4.33% No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a sub-consolidated fully loaded	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a t/a t/a N/a N/a Solo ank Pic's solo and/or sub-consolidated fully loaded
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, donversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s)	5.6200% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Na Na Na Na CET1 ratio falls below 7%	SOFR + 522bps No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a t/a t/a N/a N/a N/a N/a N/a N/a N/a N/a N/a N	5.1450% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a topus Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a N/a Call Solo and/or Sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution N/a N/a colution N/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a consolidated fully loaded CET1 ratio falls below 7%
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, fully or partially 25 If convertible, conversion trigger(s) 26 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If write-down, write-down trigger(s) 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-conve	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a N/a Second Second Second Yes LBCM plc's solo fully loaded CET1 ratio falls below 7%	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a v/a tloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a 1/a 2 Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Souther for the field of the field n/a n/a field field of the field of the field Non-convertible n/a n/a field field of the field of the field Non-convertible n/a field field of the field of the field Non-convertible Non-convertible n/a field field of the field of the field Non-convertible No	4.6900% No Fully discretionary Fully discretionary No Non-cumulative n/a n/a n/a n/a N/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a 1/a 2 Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a N/a consolidated fully loaded CET1 ratio falls below 7% Full
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	5.6200% No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Na Na Na Na CET1 ratio falls below 7%	SOFR + 522bps No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a t/a t/a N/a N/a N/a N/a N/a N/a N/a N/a N/a N	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible r/a n/a n/a n/a n/a N/a Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a N/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a solution N/a N/a colution N/a n/a n/a n/a n/a n/a n/a n/a n/a n/a n	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	SONIA + 4.17% No Fully discretionary Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, up or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, full or partial 33 If write-down, permanent or temporary 34 If lemporary write-down, description of write-up mechanism	5.6200% No Fully discretionary Fully discretionary Non-convertible Non-convert	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a 1/a 1/a Uloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	5.9400% No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a 1/a N/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a m/a convertible Non-convertible n/a n/a n/a convertible n/a n/a n/a fully loaded CET1 ratio falls below 7% Full Permanent n/a	4.6900% No Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a 1/a 1/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a 2 Lioyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a
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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible r/a n/a n/a n/a n/a N/a Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Sank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	4.6900% No Fully discretionary Fully discretionary No Non-cumulative n/a n/a n/a n/a N/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA + 4.33% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a 1/a 2 Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA + 4,17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, up or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, full or partial 33 If write-down, permanent or temporary 34 If lemporary write-down, description of write-up mechanism	5.6200% No Fully discretionary Fully discretionary 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	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a CET1 ratio falls below 7% Full Permanent n/a Contractual	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a control falls below loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	4.6900% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% ELloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, up or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, full or partial 33 If write-down, permanent or temporary 34 If lemporary write-down, description of write-up mechanism	5.6200% No Fully discretionary Fully discretionary 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	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	5.9400% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Subordinated debt qualifying as	4.6900% No Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a 1/a 1/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	SONIA + 4.33% No Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as
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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 22 Non-cumulative or cumulative 23 Convertible, conversion trigger(s) 24 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 instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 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 34b Ranking of the instrument in normal insolvency proceedings	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Contractual Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a contractual Ves LBCM plc'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 CET1	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-convertible r/a n/a n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% EET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a Na n/a n/a a n/a contractual 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 CET1	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible In/a In/a In/a In/a In/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 I an Senior to CET1 I an Senior to CET1	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Contractual Ves Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% ELI Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% ELloyds Bank Plc'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 Tier 2 and senior to CET1
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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 22 Non-commutative or cumulative 23 Convertible, onversion trigger(s) 24 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If write-down, features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, features 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-conve	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a Cotractual ELBCM plc's solo fully loaded CET1 ratio falls below 7% LBCM plc'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 CET1 Undated Tier 2 No	5.1450% No Fully discretionary Fully discretionary Non-cumulative Non-cumulative n/a n/a n/a n/a 1/a N/a tloyds Bank Plc'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 Tier 2 and senior to CET1 Undated Tier 2 No	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a top	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Subordinated PIc's solo fully loaded CET1 ratio falls below Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a N/a Lloyds Bank Plc'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 CET1 Undated Tier 2 and senior to CET1 No	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a consolidated fully loaded CET1 ratio falls below 7% ELloyds 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 Tier 2 and senior to CET1 Undated Tier 2 No
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, onversion trigger(s) 25 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 31 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 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	5.6200% No Fully discretionary Fully discretionary No Non-convertible Non-conv	SOFR + 522bps No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a cr/a cET1 ratio falls below 7% LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifyang as AT1 ranking junior to Undated Tier 2 and senior to CET1	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a 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 Tier 2 and senior to CET1 Undated Tier 2	5.9400% No Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a Contractual Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a a Subordinated del qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No No No No	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Loyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated del qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a Contractual Ves Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% ELI Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	SONIA + 4.17% No Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 Undated Tier 2 No No No No No No CET2 No No No No No No No No No No No No No

	lssuer Unique Identifier	Lloyds Banking Group plc XS2529511722	Lloyds Banking Group plc US53944YAV56	Lloyds Bank plc
	· · · · · · · · · · · · · · · · · · ·	A32529511722 Public	Public	n/a Private
za c	Specifies if the instrument has been publicly or privately placed.			Flivate
2 1	Coversing low(a) of the instrument	New York (subordination and	New York (subordination and	English
3 (Governing law(s) of the instrument	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	Englisi
	Contractual recognition of write down and conversion newers of recolution	governed by Scots law)	governed by Scots law)	
	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a
	atory treatment			
		Additional Tion 1	Additional Tion 1	Additional Tion 1
	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Solo and Sub-consolidated
	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
	Regulatory capital value (m)	GBP 750	GBP 1,028	GBP 750
9 1	Nominal Amount - Currency of Issue (m)	GBP 750	USD 1,250	GBP 750
	 Currency of Reporting (m) 	GBP 750	GBP 997	GBP 750
	Issue price	100	100	100
9b F	Redemption price	100	100	100
10 A	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 (Original date of issuance	07/09/2022	13/03/2023	17/01/2023
12 F	Perpetual or dated	Perpetual	Perpetual	Perpetual
13 (Original maturity date	No Maturity	No Maturity	No Maturity
14 I	ssuer Call subject to prior supervisory approval if required	Yes	Yes	Yes
		Optional Call on any date	Optional Call on any date	Optional Call on any date
		between 27/09/2027 & 27/03/28	between 27/09/2029 &	between 27/03/2028 8
		inclusive	27/03/2030 inclusive	27/09/2028 inclusive
15 0	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
			·····	·····
		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 5	Subsequent call dates	Reset Date (27/03/2028 (the	Reset Date (27/03/2030 (the	Reset Date (27/03/2028 (the
		"First Reset Date") and each	"First Reset Date") and each	"First Reset Date") and each
		fifth anniversary thereafter)	fifth anniversary thereafter)	fifth anniversary thereafter)
Couno	ons / dividends	fifth anniversary thereafter)	fifth anniversary thereafter)	fifth anniversary thereafter)
	ns / dividends Eved or floating dividend / courson			
17 F	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
17 F 18 C	Fixed or floating dividend / coupon Coupon rate and any related index	Fixed 8.5000%	Fixed 8.0000%	Fixed 8.8160%
17 F 18 C 19 E	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 8.5000% No	Fixed 8.000% No	Fixed 8.8160% No
17 F 18 C 19 E 20a F	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)	Fixed 8.5000% No Fully discretionary	Fixed 8.000% No Fully discretionary	Fixed 8.8160% No Fully discretionary
17 F 18 C 19 E 20a F 20b F	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)	Fixed 8.5000% No Fully discretionary Fully discretionary	Fixed 8.0000% No Fully discretionary Fully discretionary	Fixed 8.8160% No Fully discretionary Fully discretionary
17 F 18 C 19 E 20a F 20b F 21 E	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) 	Fixed 8.5000% No Fully discretionary Fully discretionary No	Fixed 8.0000% No Fully discretionary Fully discretionary No	Fixed 8.8160% No Fully discretionary Fully discretionary No
17 F 18 C 19 E 20a F 20b F 21 E 22 N	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 step up or other incentive to redeem Non-cumulative or cumulative	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative	Fixed 8.0000% No Fully discretionary Fully discretionary No Non-cumulative	Fixed 8.8160% Nc Fully discretionary Fully discretionary Nc Non-cumulative
17 F 18 C 19 E 20a F 20b F 21 E 22 N	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) 	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible	Fixed 8.0000% No Fully discretionary Fully discretionary No Non-cumulative Convertible	Fixed 8.8160% No Fully discretionary Fully discretionary No
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C	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 step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulation Non-cumulation Convertible Lloyds Banking Group's fully	Fixed 8.0000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully	Fixed 8.8160% No Fully discretionary Fully discretionary Non-cumulative Non-convertible
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C	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 step up or other incentive to redeem Non-cumulative or cumulative	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-cumulative Non-convertible
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C 24 I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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)	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C 24 I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "ully 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, fully or partially	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Fixed 8.8160% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C 24 I 25 I 26 I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully 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 If convertible, conversion rate	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio fails below 7% Fully 6.663 £0.663	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761	Fixed 8.8160% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a
17 F 18 C 19 E 20a F 20b F 21 E 22 N 23 C 24 I 25 I 26 I 27 I	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 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 f convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	Fixed 8.0000% No Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a
17 F 18 0 19 E 20a F 20b F 21 E 22 N 23 0 24 F 25 F 26 F 27 F 28 F	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "ully 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 of convertible, conversion trigger(s) If convertible, fully or partially if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1	Fixed 8.8160% No Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a
17 F 18 0 19 E 20a F 20b F 21 E 22 N 23 0 24 F 25 F 26 F 27 F 28 F 29 F	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 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, specify instrument type convertible into if convertible, specify instrument type convertible into if convertible, specify instrument it converts into	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully toaded CET1 ratio fails below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Fixed 8.0000% No Fully discretionary Fully discretionary No-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a
17 F 18 0 19 E 20a F 20b F 21 E 22 N 23 0 24 F 25 F 26 F 27 F 28 F 29 F	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "ully 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 of convertible, conversion trigger(s) If convertible, fully or partially if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible n/a n/a n/a n/a N/a N/a
17 F 18 Q 19 E 20a F 21 E 22 N 23 Q 24 I 25 I 26 I 27 I 28 I 29 J 30 V	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible n/a n/a n/a n/a 2 Non-convertible Non-
17 F 18 Q 19 E 20a F 20b F 220b F 221 E 222 N 233 Q 24 I 25 I 26 I 27 I 28 I 29 I 30 V	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 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, specify instrument type convertible into if convertible, specify instrument type convertible into if convertible, specify instrument it converts into	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully toaded CET1 ratio fails below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Fixed 8.0000% No Fully discretionary Fully discretionary No-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Fixed 8.8160% Not Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a Lloyds Bank Pic's solo and/o sub-consolidated fully loaded
17 F F 18 (1) F F 20a F F F 20b F Z2 N 21 E Z2 N 22 N Z3 C 24 I I Z4 25 I Z6 I 27 I Z8 I 29 I I Z9 30 V 31 I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper -Tully discretionary, partially discretionary or mandatory (in terms of timing) -Tully 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 If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down trigger(s)	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No	Fixed 8.0000% No Fully discretionary Fully discretionary Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	Fixed 8.8160% No Fully discretionary Fully discretionary Non-convertible Non-c
17 F F 18 C G 19 E E 20a F F 20b F Z 21 E Z 22 N C 23 C Z 24 I I 25 I I 27 I I 28 I I 30 V I 31 I I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	Fixed 8.8160% Nc Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a Lioyds Bank Pic's solo and/or sub-consolidated fully loadec CET1 ratio falls below 7% Full
17 F F 18 C F F 20a F F F F 20b F Z T E Z 20b F Z Z T E Z Z T E Z Z T Z Z T Z Z Z T Z Z Z T Z	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully 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 of convertible, conversion trigger(s) of convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify instrument type converts into Write-down, write-down trigger(s) of write-down, full or partial f write-down, full or partial f write-down, permanent or temporary	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 60.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Fixed 8.8160% Not Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible Non-convertible Non-convertible Non-cumulative Non-convertible Non-cumulative Non-
17 F F 18 C 19 E 19 E 20a F 20b 20b F 220b F 221 E 221 E 233 C 233 C 223 C C 1 E 22 N 25 I I E 26 I 1 27 10 27 10 28 1 29 I 30 V 33 1 1 32 1 1 33 1 1 33 1 1 33 1 33 1 34 1 34 1 1 34 1 <td>Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully discretionary, partially discretionary or mandatory (in terms of timing) Tully 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 if convertible, conversion rate if convertible, conversion rate if convertible, specify instrument type convertible into if convertible, specify instrument to converts into Write-down features if write-down, full or partiall if write-down, description of write-up mechanism</td> <td>Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio falls below Convertible Lloyds Banking Group's fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a</td> <td>Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a</td> <td>Fixed 8.8160% No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible n/a Non-convertible N</td>	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully discretionary, partially discretionary or mandatory (in terms of timing) Tully 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 if convertible, conversion rate if convertible, conversion rate if convertible, specify instrument type convertible into if convertible, specify instrument to converts into Write-down features if write-down, full or partiall if write-down, description of write-up mechanism	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully Ioaded CET1 ratio falls below Convertible Lloyds Banking Group's fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a	Fixed 8.8160% No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible n/a Non-convertible N
17 F F 18 (19) E 19 E 200 F 200 F 200 F 21 E 200 F 21 22 N 22 N 22 23 C 24 1 25 1 26 1 27 1 28 1 29 1 29 1 29 1 30 V 31 1 32 1 1 32 1 1 33 34 1 33 4 1 34 1 1 34 1	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully 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 of convertible, conversion trigger(s) of convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify instrument type converts into Write-down, write-down trigger(s) of write-down, full or partial f write-down, full or partial f write-down, permanent or temporary	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 60.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Fixed 8.8160% Not Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a n/a n/a n/a n/a CUC Solo and/o sub-consolidated fully loadec CET1 ratio falls below 7% Ful Permanen
17 F F 18 C C 19 E C 20a F C 21 E C 22 N F 23 C C 24 I I 25 I I 26 I I 27 I I 28 I I 30 V I 31 I I 32 I I 33 I I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully discretionary, partially discretionary or mandatory (in terms of timing) Tully 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 if convertible, conversion rate if convertible, conversion rate if convertible, specify instrument type convertible into if convertible, specify instrument to converts into Write-down features if write-down, full or partiall if write-down, description of write-up mechanism	Fixed 8.5000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully toaded CET1 ratio falls below Convertible Lloyds Banking Group's fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	Fixed 8.0000% No Fully discretionary Fully discretionary Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group's fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	Fixed 8.8160% No Fully discretionary Fully discretionary Non-convertible Non-convertible Non-convertible n/a Non-convertible N
17 F F 18 C F 19 E E 20a F F 21 E E 22 N F 23 C I 24 I E 23 C I 24 I Z 25 I Z 27 I Z 28 I Z 29 I I 30 V X 31 I I 32 I X 33 I X	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 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 f convertible, fully or partially f convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Mrite-down features If write-down, trigger(s) If write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group pt Common Equity Tier 1 Lloyds Banking Group pt No No n/a n/a n/a Contractual Subordinated debt qualifying as	Fixed 8.0000% No Fully discretionary No-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as	Fixed 8.8160% Non-Convertible Non-convertible
17 F F 18 C 19 E 19 E 20a F 7 20a F 23 C 22 N 21 E 23 C 23 C 24 I 22 N 24 I 22 N 24 I 22 N 27 I 27 I 27 I 29 I 30 V 31 1 1 33 1 33 1 33 1 33 1 34	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Tully discretionary, partially discretionary or mandatory (in terms of timing) Tully 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 if convertible, conversion rate if convertible, conversion rate if convertible, specify instrument type convertible into if convertible, specify instrument to converts into Write-down features if write-down, full or partiall if write-down, description of write-up mechanism	Fixed 6.5000% 6.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.500\% 7.500\% 7	Fixed 8.0000% No Fully discretionary Fully discretionary No-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 30.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a AT1 ranking junior to Undated	Fixed 8.8160% Not Fully discretionary Fully discretionary Non-convertible Non-
17 F F 18 C F 19 E E 20a F F 21 E E 22 N F 23 C I 24 I E 23 C I 24 I Z 25 I Z 27 I Z 28 I Z 29 I I 30 V X 31 I I 32 I X 33 I X	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 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 f convertible, fully or partially f convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Mrite-down features If write-down, trigger(s) If write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Fixed 6.5000% 6.5000% 6.5000% 6.5000% 6.5000% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Fixed 8.8160% Non-Convertible Non-convertible
17 F F 18 C C 19 E C 20a F C 20b F C 21 E C 22 N C 23 C C 24 I I 25 I E 26 I I 27 I I 28 I I 29 I I 30 V I 33 I I 33 I I 344 I I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 if convertible, fully or partially if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If 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	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Common Equity Tier 1 Lloyds Banking Group plc Non Non n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 Prior to conversion trigger	Fixed 8.0000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a 1/a Contractual Subordinated debt qualifying as AT1 ranking junior to CET1 Prior to conversion trigger	Fixed 8.8160% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible Non-co
17 F F 18 C C 19 E C 20a F C 20a F C 20a F C 21 E C 22 N C 24 I I 25 I I 26 I Z 27 I Z 28 I Z 29 I 33 33 I I 33 I I 33 I I 344 I I 34b F S	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 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, fully or partially if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If 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 Instrument type immediately senior	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group pto Common Equity Tier 1 Lloyds Banking Group pto No No No No No Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Fixed 8.0000% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Fixed 8.8160% Non-Convertible Non-cunvelative Non-cunvelative Non-convertible
17 F F 18 C C 19 E C 20a F C 21 E C 22 N C 21 E C 22 N C 23 C C 24 I I 25 I Z 24 I I 25 I Z 24 I I 30 V Z 31 I Z 33 I Z 34b F S 35 I S 36 N N	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, full or partial f write-down, full or partial f write-down, full or partial f write-down, permanent or temporary f temporary 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	Fixed 6.5000% 6.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	Fixed 8.8160% Non-Convertible Non-convertible
17 F F 18 C C 19 E C 20a F C 21 E C 22 N C 21 E C 22 N C 23 C C 24 I I 25 I Z 24 I I 25 I Z 24 I I 30 V Z 31 I Z 33 I Z 34b F S 35 I S 36 N N	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 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, fully or partially if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If 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 Instrument type immediately senior	Fixed 8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group pto Common Equity Tier 1 Lloyds Banking Group pto No No No No No Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Fixed 8.0000% No Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Fixed 8.8160% Net Fully discretionary Fully discretionary Fully discretionary Non-convertible
17 F F 18 C C 19 E C 20a F C 21 E C 22 N C 23 C C 24 I I 25 I C 24 I I 25 I I 26 I Z 27 I Z 28 I I 30 V I 31 I I 32 I I 334 I I 35 I I 36 N I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, full or partial f write-down, full or partial f write-down, full or partial f write-down, permanent or temporary f temporary 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	Fixed 6.5000% 6.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.5000% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7.500\% 7	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	Fixed 8.8160% Net Fully discretionary Fully discretionary Fully discretionary Non-convertible
17 F F 18 C C 19 E C 20a F C 21 E C 22 N C 23 C C 24 I I 25 I C 24 I I 25 I I 26 I Z 27 I Z 28 I I 30 V I 31 I I 32 I I 334 I I 35 I I 36 N I	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, full or partial f write-down, full or partial f write-down, full or partial f write-down, permanent or temporary f temporary 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	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group is fully loaded CET1 ratio falls below 7% Fully 0.633 Common Equity Tier 1 Lloyds Banking Group pic lloyds Banking Group pic No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	Fixed 8.0000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc Lloyds Banking Group plc Lloyds Banking Group plc No No Na n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	Fixed 8.8160% Net Fully discretionary Fully discretionary Fully discretionary Non-convertible
17 F F 17 F F F 19 E COa F F 20a F C F F 20b F C F C 20a F C F C 21 E C C F C 22 N C C T C C 22 T E C T T C C T C C T C C T C C T C C C C C T C	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 step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, trigger(s) of write-down, full or partial f write-down, nermanent or temporary of temporary 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	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group yic Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a 2000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 100000 n/a 100000 n/a 100000 n/a 1000000 n/a 100000000 n/a 1000000000000000000000000000000000000	Fixed 8.8160% Non-Convertible Non-cumulative Non-cumulative Non-convertible No
17 F F 17 F F F 19 E COa F F 20a F F Z F F 20b F F Z Z F Z Z F Z Z T E Z	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper "Ully 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 of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, full or partial f write-down, full or partial f write-down, full or partial f write-down, permanent or temporary f temporary 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	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group is Common Equity Tier 1 Lloyds Banking Group pic No	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	Fixed 8.8160% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-consection Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Convertible CET1 ratio falls below 7% Ful Permanen No Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No No
17 F F 17 F F F 19 E COa F F 20a F F Z F F 20b F F Z Z F Z Z F Z Z T E Z	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 step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s) of convertible, fully or partially of convertible, fully or partially of convertible, specify instrument type convertible into of convertible, specify instrument type convertible into of convertible, specify issuer of instrument it converts into Write-down features of write-down, trigger(s) of write-down, full or partial f write-down, nermanent or temporary of temporary 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	Fixed 8.5000% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Convertible Lloyds Banking Group yic Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	Fixed 8.0000% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a 2000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 10000 n/a 100000 n/a 100000 n/a 100000 n/a 1000000 n/a 100000000 n/a 1000000000000000000000000000000000000	Fixed 8.8160% Not Fully discretionary Fully discretionary Non-convertible Non-

Tier 2

Capital instruments main features								
1 Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Banking Group plc	HBOS plc	HBOS plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2 Unique Identifier	GB0000394915	GB0005242879	XS0145407507	XS0158313758	XS0214965534	XS2591847970	AU3CB0302115	n/a
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Private
			English (subordination					
3 Governing law(s) of the instrument	English	English		English	English	English (waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in 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
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	Ineligible	Ineligible	Ineliaible	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 liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8 Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 735	GBP 374	GBP 374
9 Nominal Amount - Currency of Issue (m)	GBP 14	GBP 15	GBP 10	GBP 9	EUR 441	GBP 750	AUD 750	AUD 750
- Currency of Reporting (m)	GBP 14	GBP 15	GBP 10	GBP 9	GBP 366	GBP 750	GBP 371	GBP 371
9a Issue price	100	100.165	99.879	99.415	98.876	99.76	100	100
9b Redemption price	n/a	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	10/06/1991	01/03/1999	28/03/2002	28/11/2002	17/03/2005	02/03/2023	31/08/2023	31/08/2023
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated
13 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 on any date		
	Optional Call Date = No	(Perpetual)		Optional Call Date = 28/11/2025		between 02/03/2028 &		Optional Call Date = 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
To optional call date, contingent call dates and redemption 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
Coupons / 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 Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary Mandatory	Partially discretionary Mandatory	Partially discretionary Mandatory	Partially discretionary 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 No
20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem	Mandatory	Mandatory	Mandatory Yes	Mandatory Yes	Mandatory Yes	Mandatory No	Mandatory No	Mandatory No
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	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory Yes Cumulative	Mandatory Yes Cumulative	Mandatory Yes Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative
20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem	Mandatory No Cumulative Convertible	Mandatory No Cumulative Convertible	Mandatory Yes	Mandatory Yes Cumulative Convertible	Mandatory Yes Non-cumulative Convertible	Mandatory No Non-cumulative Convertible	Mandatory No Non-cumulative Convertible	Mandatory No Non-cumulative Convertible
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	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory Yes Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Cumulative	Mandatory Yes Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory No Non-cumulative
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 non-convertible 24 If convertible, conversion trigger(s)	Mandatory No Cumulative Convertible Statutory bal-in by UK resolution authority at point of non-viability	Mandatory No Cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Non-cumulative Convertible Statutory bali-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 Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability
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 non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Yes 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 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
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 non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
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 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	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability 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 Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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
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Capital instruments main features 1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Bank plc
2 Unique Identifier	US539439AJ80 / USG5533WBV84	US539439AH25 / US5533WBU02	US53944YAB92	US539439AN92	US539439AM10	US53944YAE32	2 US539439AW91	n/a
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Private
3 Governing law(s) of the instrument	New York (subordination provisions governed by Scots	New York (subordination provisions governed by Scots	New York (subordination and waiver of right to set off	New York (subordination provisions governed by Scots		waiver of right to set of	f waiver of right to set off	English
3a Contractual recognition of write down and conversion powers of resolution	law) Contractual	law) Contractual	governed by Scots law) Contractual	law) Contractual	law) Contractual	governed by Scots law Contractua	governed by Scots law) Contractual	n/a
Regulatory treatment								
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	2 Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		Tier 2
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	d Consolidated	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 0	GBP 4	GBP 1,182	GBP 457	GBP 192	GBP 892	2 GBP 790	GBP 789
9 Nominal Amount - Currency of Issue (m)	USD 0	USD 26	USD 1,500	USD 824	USD 1,328	USD 1,500	USD 1,000	USD 1,000
- Currency of Reporting (m)	GBP 0	GBP 20	GBP 1,196	GBP 657	GBP 1,059	GBP 1,196		GBP 797
9a Issue price	99.866	100	99.77	99.866	100	100		100
9b Redemption price	100 Linkility amortiand anat	100 Liability emertiand part		100 Liebility emertieed cost		100 Liskility emertiand and		100 Liskility emertiand cost
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos		Liability - amortised cost
11 Original date of issuance 12 Perpetual or dated	01/12/2015 Dated	10/12/2015 Dated	24/03/2016 Dated	14/11/2016 Dated	14/11/2016 Dated	09/01/2018 Dated	i 15/11/2022	15/11/2022 Dated
12 Perpetual or dated	01/12/2045	10/12/2025	24/03/2026	01/12/2045		09/01/2048		15/11/2033
14 Issuer Call subject to prior supervisory approval if required	01/12/2045 No	10/12/2025 No						15/11/2033 Yes
							Optional Call on any date	Optional Call on any date
	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	between 15/08/2032 & 15/11/32	
15 Optional call date, contingent call dates and redemption amount	(Bullet) Reg Call = Yes	(Bullet) Reg Call = Yes	(Bullet) Reg Call = Yes	(Bullet) Reg Call = Yes	(Bullet) Reg Call = Yes	(Bullet Reg Call = Yes	inclusive	inclusive
	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes		Tax Call = Yes	Reg Call = Yes	Reg Call = Yes
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%		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
Coupons / dividends	174	170	104	174	174	100	1/4	100
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	f Fixed	Fixed
18 Coupon rate and any related index	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%	4.3440%	7.9530%	8.1330%
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	Mandator	/ 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	e Convertible	Convertible
	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of		Contractual recognition o		Statutory bail-in by UK
24 If convertible, conversion trigger(s)	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		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 o non-viability	f resolution authority at point of non-viability	non-viability
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	,	non-viability n/a	,	n/a
26 If convertible, conversion rate	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
28 If convertible, specify instrument type convertible into	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
	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of		Contractual recognition o		Statutory bail-in by UK
31 If write-down, write-down trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK				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		f resolution authority at point of non-viability	non-viability
32 If write-down, full or partial	non-viability	non-viability		non-viability n/a	non-viability	non-viability	non-viability	
32 If write-down, full or partial 33 If write-down, permanent or temporary	n/a n/a	n/a n/a	n/a n/a	n/a n/a		n/a n/a	n/a n/a	n/a n/a
34 If temporary write-down, description of write-up mechanism	11/d 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
	Dated subordinated debt	Dated subordinated debt		Dated subordinated debt		Dated subordinated deb	ŧ	
34b Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior Holdco	Dated subordinated debt ranking junior to Senior Holdco
on a manang of the mouthment in normal insolvency proceedings	preferred debt and senior to	preferred debt and senior to		preferred debt and senior to			and senior to Undated Tier 2	and senior to Undated Tier 2
05 lastere est tracing estimates	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2		
35 Instrument type immediately senior 36 Non-compliant transitional features	Senior Unsecured	Senior Unsecured		Senior Unsecured				Senior non-preferred
36 Non-compliant transitional reatures 37 Non-compliant features	No n/a	No n/a		No n/a				No n/a
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	https://www.llovdsbankinggro	https://www.llovdshankinggro	https://www.lloydsbankinggro	https://www.lloydshankinggro	https://www.llovdchankinggro	https://www.lloudshankinggro	https://www.llovdchankinggro	
37a Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-		up.com/investors/fixed-		up.com/investors/fixed		n/a
	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-		income-investors/capital		1//4
	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.htm	issuance.html	
	issuarree.tretti	issuarrecificiti	<u>issuanceintin</u>	issuance intrin		issuarrecifieri		

Capi	tal instruments main features								
1	Issuer	Lloyds Bank Corporate Markets	Lloyds Bank Corporate Markets	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	XS2138286229	n/a	n/a
	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Public	Private	Private
	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
Rea	latory treatment		11		11				
4		Tier 2	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	Tier 2
	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
	Regulatory capital value (m)	GBP 124	GBP 319	GBP 501	GBP 155	GBP 44	GBP 253	GBP 298	GBP 635
	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
3	- Currency of Reporting (m)	GBP 124	GBP 319	GBP 518	GBP 159	GBP 51	GBP 257	GBP 300	GBP 937
0.0					100				GBF 937 100
	Issue price	100 100	100 100	<u> </u>	100	100 100	100 100	100	100
	Redemption price								
	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	25/05/2018	25/05/2018	30/09/2019	25/11/2019	25/11/2019 Detect	16/03/2020	02/03/2023	14/12/2021
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	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
				Optional Call Date = No	Optional Call Date = No	Optional Call Date = No		Optional Call Date = 2 March	Optional Call Date on any date
		Optional Call Date =25/05/2028	Optional Call Date =25/05/2025	(Bullet)	(Bullet)	(Bullet)	Optional Call Date = 18/03/2025	2028 to (and including) 2 June	between 14/09/2041 &
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	2028 Dec Cell - Vee	14/12/2041 inclusive
		Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes Redemption Price = 100%	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%	Redemption Price = 100%	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
	pons / dividends	11/4	1//a	11/4	1//a	1/4	Any interest r ayment Date	1/4	1/4
	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed
18		3M EUR LIBOR +220bps	SOFR+2.65%	4.1378%	2.0367%	2.6823%	4.5000%	7.1200%	3.7240%
10	Coupon rate and any related index		50FR+2.05%	4.1376% No	2.0307% No	2.0023% No		7.1200%	3.7240%
	Existence of a dividend stopper	No Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	No Mandatory	Mandatory	INO Mara datama
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	,	1	,	,	,	,		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	NO	No	No No	No.
	Non-cumulative or cumulative	Cumulative	Cumulative Convertible	Non-cumulative Convertible	Non-cumulative	Non-cumulative Convertible	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible			Convertible		Convertible	Convertible	Convertible
	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
	If write-down, permanent or temporary	n/a	n/a	n/a		n/a	n/a	n/a	n/a
	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	Contractual
		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non-	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	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
	Non-compliant transitional features	No	No	No	No	No	No	No	No
	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	<u>https://www.lloydsbankinggro</u> <u>up.com/investors/fixed-</u> income-investors/capital-	n/a	n/a
							issuance.html		

Image Image <th< th=""><th>Capital instruments main features</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>	Capital instruments main features								
2 Note (1998) (1998) </td <td></td> <td>Lloyds Bank plc</td> <td>Lloyds Banking Group plc</td> <td>Lloyds Bank plc</td> <td>Bank of Scotland plc</td> <td>Lloyds Bank plc</td> <td>Lloyds Bank plc</td> <td>Lloyds Banking Group plc</td> <td>Bank of Scotland plc</td>		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
20NormAndNormNo	2 Unique Identifier	, ,				, , ,	, ,	, , , , , , , , , , , , , , , , , , , ,	n/a
Description Second (ac) (db intrined) Figure (ac) (db intrined) Figure (ac) (db intrined) Description Description <thdescriptio< td=""><td>2a Specifies if the instrument has been publicly or privately placed.</td><td>Private</td><td></td><td>Private</td><td>Private</td><td>Private</td><td>Private</td><td></td><td>Private</td></thdescriptio<>	2a Specifies if the instrument has been publicly or privately placed.	Private		Private	Private	Private	Private		Private
3 Normalization Eggle Normalization Eggle Description Eggle Description Eggle Description 0		1	English (subordination and			ı 	·		
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$ \Rightarrow beta beta beta beta beta beta beta beta$	Contractual recognition of write down and conversion powers of resolution	+		·	,	·	·		, , , , , , , , , , , , , , , , , , , ,
i Image Lang L		n/a	n/a	n/aı	n/a	n/a	n/av	Contractual	n/a
i Image Lang L	Regulatory treatment	- L .	· · · · ·	· · · · · ·	· · · · · ·	· · · ·	·	· · · ·	·
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110 Overlage and searce 0.0000000 0.0000000 0.0000000 0.0000000 0.0000000 0.0000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 0.000000 0.000000 0.00000000000000000000000000000000000	10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	t Liability - amortised cost
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10 Subscription Any interest Propert Date One One One One One 17 Flast fulning divider/ focupe Flost of fulning Flost of fulling Flost		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%		
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17 Plead for Mathing divident of Coopen and out you related from you	16 Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	n/a
18 Components and any related inside 2.267876 2.700% S.NM + 2.10% 2.8100% 3.910% 1.980% S.NM + 1.54 20 Edition of a dired stoper Marchalory Marchal	Coupons / dividends	.							
19 Existency of an invested support NN Mandatory Mandatory <th< td=""><td>17 Fixed or floating dividend / coupon</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	17 Fixed or floating dividend / coupon								
ID Endstand Mol No Matadaty	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%
Display Mandatory	19 Existence of a dividend stopper	No	No	I Ne	۸ No	No	I NC	No ¹	No
Display Display Mandatory Ma		Mandatory	Mandatory	Mandator	/ Mandatory	Mandatory	Mandatory	Mandatory	/ Mandatory
21 Selection of step up or other incentive to restem No No <td></td> <td>Mandatory</td> <td></td> <td></td> <td></td> <td></td> <td>A Mandator</td> <td>Mandatory</td> <td>/ Mandatory</td>		Mandatory					A Mandator	Mandatory	/ Mandatory
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22 Convertible Co				Non-cumulativ					Non-cumulative
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2 Proverbie Statuary user in yr Co Statuary user in								Contractual recognition of	f
All information automy a point on resolution automy		Statutory bail-in by UK	Statutory bail-in by UK					Statutory bail in by LIK	Statutory bail-in by UK
Image: monoment of the state of th	24 If convertible, conversion trigger(s)							resolution authority at point of	resolution authority at point of
28 Iconvertible, fully or patially. m/a		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability		
28 Forwartible, conversion rate nés nés <td< td=""><td>25 If convertible fully or partially</td><td>n/a</td><td>n/2</td><td>n/r</td><td>n/a</td><td>n/a</td><td>n/r</td><td></td><td></td></td<>	25 If convertible fully or partially	n/a	n/2	n/r	n/a	n/a	n/r		
27 Morrentible mandatory or ghoral conversion In the second statument is conv									
28 Exponentible into n/a n/a <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
20 forwardbile, specify issuer of instrument it converts into n/a n/a<									
30 Wiredown features See below <									
Alter and the second									
31 If write-down, write-down rigger(s) Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain in by OK resolution authority at point of non-viability Statutory bain b	30 Write-down features	Séé delow	See below	See below	See below	See below	See below		
31 If write-down, write-down, trigger(s) resolution authority at point of non-viability resolution authority at point of non-viability <thr></thr> non-viability		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		
Image: method	31 If write-down, write-down trigger(s)							f Statutory ball-in by UK	resolution authority at point of
If wire-down, full or partial If wire-down, description of wire-up mechanism								resolution authority at point of	non-viability
33 If write-down, permanent or temporary n/a n/a <td>oo M. M. Sama fall an anti-t</td> <td>-</td> <td>,</td> <td></td> <td>,</td> <td></td> <td>-</td> <td>non-viability</td> <td>-</td>	oo M. M. Sama fall an anti-t	-	,		,		-	non-viability	-
34 If temporary write-down, description of write-up mechanism n/a n/a<									
34a Type of subordination Contractual Contractual <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Description 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 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to undated Tier 2 Dated subordinated debt ranking junior									
34b Ranking of the instrument in normal insolvency proceedings ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to No ranking junior to Senior non-prefered debt and senior to Undated Tier 2 ranking junior to Senior non-prefered debt and senior to No ranking junior to Senior non-prefered debt and senior to No ranking junior to Senior non-prefered debt and senior to No ranking junior to Senior non-prefered debt and senior to	34a Type of subordination		-						
$\frac{1}{10000000000000000000000000000000000$		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	. Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	t Dated subordinated debt
$\frac{1}{1} \frac{1}{1} \frac{1}$	34b Ranking of the instrument in normal insolvency proceedings								ranking junior to Senior non-
35Instrument type immediately seniorSenior non-preferredSenior non-preferredSen	34D Ranking of the maturneric in normal macroscopy proceedings								preferred debt and senior to
36 Non-compliant transitional features No		Undated Tier 2	Undated Tier 2	Undated Tier 2	••••••	Undated Tier 2	•····		2 Undated Tier 2
37 Non-compliant features n/a n/a n/a n/a n/a n/a n/a 37 Non-compliant features n/a	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
37 Non-compliant features n/a n/a n/a n/a n/a n/a n/a 37 Non-compliant features n/a	36 Non-compliant transitional features	No	No	Nc Nc	/ No	No	I NC	No ¹	No
37a Hyperlink to the prospectus of the issuance n/a $\frac{https://www.lloydsbankinggro}{up.com/investors/fixed-income-investors/capital-} n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a$	37 Non-compliant features		n/a						n/a
37a Hyperlink to the prospectus of the issuance 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		++	+		· · · · · · · · · · · · · · · · · · ·	·	·	·+	
37a Hyperlink to the prospectus of the issuance 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			-	1 1	1 1	1 1	1 1		1
income-investors/capital-				1	1	1	1		
	37a Hyperlink to the prospectus of the issuance	п/а		1 П/ан	П/ај	Плај	l D/ai		n/a
						· ·		income investors (conited	1 1
			income-investors/capital-	·	1 I	' i	'		

One lite the strength much for strength								
Capital instruments main features	Lloyds Banking Group plc	Lloyds Bank plo	Lloyds Banking Group plc	Lloyds Bank plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2 Unique Identifier	US53944YAQ61	Lioyus Barik pic		n/a	AU3CB0312858	XS2743047156	AU3FN0090866	Libyus Bark pic
2a Specifies if the instrument has been publicly or privately placed.	Public	Private		Private	Public	Public	Public	Private
	New York (subordination and	- Thui	English (subordination and	Thrute	T UDIO	English (subordination and	1 ubilo	English (subordination and
3 Governing law(s) of the instrument	waiver of right to set off	English		English	NSW Australia (with UK bail in	waiver of right to set off	NSW Australia (with UK bail in	waiver of right to set off
	governed by Scots law)		governed by Scots law)		recognition language)	governed by Scots law)	recognition language)	governed by Scots law)
2. Contractual recognition of write down and conversion powers of resolution				,			2 · · · · ·	
3a authorities	Contractual	n/a	n/a	n/a	Contractual	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
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	Consolidated	Solo and Sub-consolidated	Consolidated	Sub-consolidated and Solo	Consolidated	Consolidated	Consolidated	Sub-consolidated and Solo
	Consolidated		Consolidated		Consolidated	Consolidated	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 132	GBP 1,284	GBP 300	GBP 300	GBP 122	GBP 415	GBP 247	GBP 246
9 Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	SGD 500	SGD 500	AUD 250	EUR 500	AUD 500	AUD 500
- Currency of Reporting (m)	GBP 937	GBP 1,395	GBP 293	GBP 293	GBP 124	GBP 415	GBP 248	GBP 248
9a Issue price	100	100		100	99.65	99.49	100	100
9b Redemption price	100	100 Liability amorticad cost	100	100	100 Liphility amorticed cost	100 Liability amorticed cost	100 Liphility amorticed cost	100 Liphility amortined cost
10 Accounting classification 11 Original date of issuance	Liability - amortised cost 14/12/2021	Liability - amortised cost 19/11/2021	Liability - amortised cost 22/08/2023	Liability - amortised cost 22/08/2023	Liability - amortised cost 29/08/2024	Liability - amortised cost 05/01/2024	Liability - amortised cost 29/08/2024	Liability - amortised cost 29/08/2024
12 Perpetual or dated	14/12/2021 Dated	19/11/2021 Dated	22/06/2023 Dated	22/06/2023 Dated	29/06/2024 Dated	05/01/2024 Dated	29/06/2024 Dated	29/06/2024 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
14 Issuer Call subject to prior supervisory approval if required	14/12/2040 Vec	Yes		22/06/2033 Yes	29/00/2034 Yes	00/04/2004 Vec	29/06/2034 Yes	29/06/2034 Yes
	Optional Call on any date	163	163	163	163	Optional Call on any date	163	163
		Optional Call Date = 07/11/2027	22/08/2028	22/08/2028	29/08/2029	between 05/01/2029 &	29/08/2029	29/08/2029 -
15. Ontional call data continuant call datas and redemution emount	14/12/2041 inclusive	Reg Call = Yes		Reg Call = Yes	Reg Call = Yes	05/04/2029 inclusive -	Reg Call = Yes	Reg Call = Yes
15 Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes
	Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%			
	Redemption Price = 100%					Redemption Price = 100%		
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends						e	5 1 - 11	
17 Fixed or floating dividend / coupon 18 Coupon rate and any related index	Fixed 3.3690%	Fixed 2.7540%	Fixed 5.2500%	Fixed 5.4900%	Fixed to Floating rate	Fixed	Floating	Floating 3m BBSW +2.37%
	3.3090% No	2.7540%	5.2500%		0.05788 No	4.3750% No	3m BBSW +2.18%	
	Mandatory	Mandatory	Mandatory	No Mandatory	Mandatory	NO Mandatory	NO Mandatory	No Mandatory
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) 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	Naidatory	Nandatory	No	Nandatory	No	No	Nandatory	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	
24 If convertible conversion trigger/a)	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	Statutory bail-in by UK
24 If convertible, conversion trigger(s)	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	resolution authority at point of non-viability	resolution authority at point of	resolution authority at point of non-viability
	non-viability	non hability	non nability	non nability	non-viability	nen nability	non-viability	nen nability
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
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 30 Write-down features	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below
SU WING-DOWN (Balules								
	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK
31 If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of	resolution authority at point of	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
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
	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
34b Ranking of the instrument in normal insolvency proceedings	preferred debt and senior to	preferred debt and senior to	ranking junior to Senior Holdco			ranking junior to Senior Holdco		ranking junior to Senior Holdco
	Undated Tier 2	Undated Tier 2	and senior to Undated Tier 2	and senior to Undated Tier 2	and senior to Undated Tier 2	and senior to Undated Tier 2	and senior to Undated Tier 2	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
37 Non-compliant features	n/a	n/a	n/a	n/a	<u>n/a</u>	n/a	<u>n/a</u>	<u>n/a</u>
						_	_	
	https://www.lloydsbankinggro		https://www.lloydsbankinggro			https://www.lloydsbankinggro	https://www.lloydsbankinggro	
37a Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	n/a		n/a		up.com/investors/fixed-	up.com/investors/fixed-	n/a
	income-investors/capital-		income-investors/capital-		income-investors/capital-	income-investors/capital-	income-investors/capital-	
	issuance.html		issuance.html		issuance.html	issuance.html	issuance.html	

1	al instruments main features	
	Issuer	Lloyds Bank plc
	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)
	Contractual recognition of write down and conversion powers of resolution authorities	n/a
Regu	latory treatment	
	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
	Original date of issuance	29/08/2024
	Perpetual or dated	Dated
	Original maturity date	29/08/2034
	Issuer Call subject to prior supervisory approval if required	Yes
		29/08/2029 -
		Reg Call = Yes
15	Optional call date, contingent call dates and redemption amount	Tax Call = Yes
		Redemption Price = 100%
16	Subsequent call dates	n/a
	ons / dividends	
17	Fixed or floating dividend / coupon	Fixed
	Coupon rate and any related index	0.05963
	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
	Existence of step up or other incentive to redeem	No
	Non-cumulative or cumulative	Non-cumulative
	Convertible or non-convertible	Convertible
	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
	If convertible, conversion rate	n/a
	If convertible, mandatory or optional conversion	n/a
	If convertible, specify instrument type convertible into	n/a
	If convertible, specify issuer of instrument it converts into	n/a
	Write-down features	
30	White down readines	See below
	If write-down, write-down trigger(s)	See below Statutory bail-in by UK resolution authority at point of non-viability
31		Statutory bail-in by UK resolution authority at point of
31 32	lf write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability
31 32 33	lf write-down, write-down trigger(s) If write-down, full or partial	Statutory bail-in by UK resolution authority at point of non-viability n/a
31 32 33 34	If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
31 32 33 34 34a	If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
31 32 33 34 34a 34a 34b	If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior Holdco
31 32 33 34 34a 34b 35	If write-down, write-down trigger(s) If 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	Statutory bail-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 and senior to Undated Tier 2
31 32 33 34 34a 34b 35 35 36	If write-down, write-down trigger(s) If 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 Instrument type immediately senior	Statutory bail-in by UK 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 Senior Non-preferred

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

Tier 2

	al instruments main features			
1	Issuer	HBOS plo	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
Reau	latory treatment	1		1
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	
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)	USD 301	GBP 100	GBP 273
	- Currency of Reporting (m)	GBP 240	GBP 100	GBP 273
9a	Issue price	98.807	100.962	99.321
	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
	Perpetual or dated	Dated	Perpetual	Dated
	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	Reg Call = No Tax Call = Yes
				•
	Subsequent call dates	n/a	n/a	n/a
	ons / 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) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Partially discretionary Mandatory	Mandatory Mandatory
	Existence of step up or other incentive to redeem	Naridatory	Nandatory	No
	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative
22	Convertible or non-convertible	Non-convertible	Convertible	Convertible
	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK
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	
31	If write-down, write-down trigger(s)	n/a	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
	If write-down, permanent or temporary	n/a	n/a	n/a
	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debl 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
35	Instrument type immediately senior	Senior Unsecured	Dated Tier 2	Senior Unsecured
36	Non-compliant transitional features	Yes	No	No
37	Non-compliant datistional readines	Issuance out of intermediate HoldCo	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggro up.com/investors/fixed- income-investors/capital-	https://www.lloydsbankinggro up.com/investors/fixed- income-investors/capital-	<u>https://www.lloydsbankinggro</u> <u>up.com/investors/fixed-</u> income-investors/capital-
		issuance.html	issuance.html	issuance.html

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

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 plc
2 Unique Identifier	JP582667BGC7	US53944YAD58	XS1681050610	JP582667AP59	AU3CB0297802	US53944YAW30	AU3CB0307338	AU3FN0085296
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
	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
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	Contractual	Contractual	n/a	Contractual	Contractual	Contractual	Contractual	Contractual
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 96	GBP 991	GBP 848	GBP 310	GBP 197	GBP 398	GBP 224	GBP 74
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 97	GBP 997	GBP 830	GBP 316	GBP 198	GBP 399	GBP 223	GBP 74
9a Issue price	100	99	99	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 - 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			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	17/03/2028 - Optional issuer call	07/08/2026 - Optional issuer call	06/03/2029 - Optional issuer call	06/03/2029 - Optional issuer call
To optional can date, contingent can dates and redemption amount	n/a	n/a	n/a	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	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	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
23 Convertible or non-convertible	Convertible Contractual recognition of	Convertible Contractual recognition of		Contractual recognition of	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible Contractual recognition of
			Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK		Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	
23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK resolution authority at point of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK
	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK
	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of
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Capital	instruments	main	features

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 plo	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
						Fasilish (united of diskt to a t		Fastisk (sectors of sight to and
3 Governing law(s) of the instrument	New York with UK bail in	NSW Australia 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
	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)
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet								
^{3a} 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					
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
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		Yes
	07/11/2027 - Optional issuer call							06/11/2029 - Optional issuer call
15 Optional call date, contingent call dates and redemption amount	option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	option, redeeming at par
16 Subsequent call dates	option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	
Coupons / dividends	174	1/4	174	104	174	100	170	100
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	5.574% No	4.230 %	0.723% No			0.3337	4.000 /	
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
	Iviaridatory	iviaridator y	1		Iviandator y	Ivialidatory	Iviaridatory	Iviaridator 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	Convertible	Convertible	Convertible		Convertible	Convertible	Convertible	Convertible
	Contractual recognition of	Contractual recognition of	Contractual recognition of		Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK
24 If convertible, conversion trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	resolution authority at point of
	resolution authority at point of	resolution authority at point of	resolution authority at point of	non-viability	non-viability	non-viability	resolution authority at point of	non-viability
	non-viability	non-viability	non-viability		,	· ·	non-viability	1
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	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	At the discretion of UK	At the discretion of UK
20 II convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
27 If convertible, mandatory or optional conversion	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK
27 Il conventible, manuatory or optional conversion	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	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
	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory ball-in by UK		Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK
31 If write-down, write-down trigger(s)	resolution authority at point of		resolution authority at point of		resolution authority at point of	resolution authority at point of	resolution authority at point of	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	non-viability	non-viability	non-viability	resolution authority at point of 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	Permanen	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 deb	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	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	and junior to Senior Preferred	and junior to Senior Preferred	
	debt	debt	debt	debt	debt	debt	debi	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	
	110							INO .
37 Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		_	-		-		.	-
	https://www.lloydsbankinggro	https://www.lloydsbankinggro	https://www.lloydsbankinggro	1	https://www.lloydsbankinggro		https://www.lloydsbankinggro	https://www.lloydsbankinggro
37a Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	n/a	up.com/investors/fixed-	n/a	up.com/investors/fixed-	up.com/investors/fixed-
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	issuance.html	issuance.html	issuance.html	1	issuance.ntml		issuance.ntm	issuance.ntml

Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc					
2 Unique Identifier	AU3FN0041042	US539439AR07	US53944YAF07	AU3CB0253227	JP582667BJ56	JP582667CJ55	XS2569069375	US539439AY57
2a Specifies if the instrument has been publicly or privately placed.	Public	Public						
3 Governing law(s) of the instrument	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	English (waiver of right to se	
	recognition language	recognition language	recognition language	recognition language	recognition language)	recognition language)	off governed by Scots law	recognition language
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	n/a	Contractual
is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	100	Contractadi
Regulatory treatment				•				•
4 Transitional CRR rules	n/a	n/a						
5 Post-transitional CRR rules	n/a	n/a						
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated						
7 Instrument type	Senior Unsecured	Senior Unsecured						
8 Regulatory capital / MREL value (m)	GBP 0	GBP 1,195	GBP 0	GBP 72	GBP 156	GBP 29	GBP 632	GBP 1,201
9 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
- Currency of Reporting (m)	GBP 161	GBP 1,196	GBP 1,196 100	GBP 74 100	GBP 159 100	GBP 30	GBP 622	GBP 1,196
9a Issue price 9b Redemption price	100 100	100	100	100	100	100	100	
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option					
11 Original date of issuance	07/03/2018	22/03/2018	08/05/2018	23/05/2018	31/05/2018	31/05/2018	11/01/2023	07/08/2023
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	i Dated
13 Original maturity date	07/03/2025	22/03/2028	08/05/2025	23/05/2028	30/05/2028	30/05/2033	11/01/2029	07/08/2027
14 Issuer Call	No	No	No	No		No		Yes
		- 1-	- 1-		- 1-	- 1-	11/01/2028 - Optional issuer cal	07/08/2026 - Optional issuer call
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	option, redeeming at pa	option, redeeming at par
16 Subsequent call dates	n/a	n/a						
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	3M AUD BBSW + 1.40%	4.375%	4.450%	4.750%	0.968%	1.182%	4.500%	5.985%
19 Existence of a dividend stopper	No	No						
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	/ Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	/ Mandatory
21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	e Convertible						
	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		resolution authority at point of	resolution authority at point of	resolution authority at point o non-viability	resolution authority at point of
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	Hon-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 Partiall	Fully or Partially
26 If convertible, conversion rate	At the discretion of UK	At the discretion of UK						
	Resolution Authority	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						
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier	Common Equity Tier 1					
29 If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group						
30 Write-down features	See below	/ See below						
	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 o	Statutory bail-in by UK					
	resolution authority at point of	resolution authority at point of	resolution authority at point of		resolution authority at point of	resolution authority at point of	non-viability	resolution authority at point of
00 If with down full as worked	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						
 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 	Permanent	Permanent n/a	Permanent n/a	Permanent n/a	Permanent	Permanent n/a	Permanen n/a	t Permanent
34a Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structura	I Structural
	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt			Senior Non-Preferred debt		
24b Banking of the instrument in normal insolvenov precedings	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			
25 Instrument time immediately conjer	debt	debt	debt	debt	debt	debt		
35 Instrument type immediately senior 36 Non-compliant transitional features	n/a No	n/a No	n/a No	n/a No	n/a No	n/a No		
37 Non-compliant transitional realtires	n/a	n/a	n/a			n/a		
	n/a	11/a	n/a	n/a	n/a	1i/a	11/2	11/a
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37a Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed	up.com/investors/fixed-
	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital	
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Image Journal Look harms, Gauge Look harms, Gauge <thlook gauge<="" harms,="" th=""> Look harms, Gaug</thlook>	Capi	tal instruments main features								
Image:			Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc			
1 Description graph Descripion graph Descripion	2	Unique Identifier	US539439AT62							
Normal control means (marked mean frame of mean frame o	2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
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Image Number Control C	3	Governing law(s) of the instrument	recognition language	off governed by Scots law)	recognition language	off governed by Scots law)	recognition language	recognition language	recognition language	recognition language
Image Number Control C		Means by which enforceability requirement of Section 13 of the TLAC Term Sheet								
Angelerization Image of the maximum of th	3a		Contractual	n/a	Contractual	n/a	Contractual	Contractual	Contractual	Contractual
Image Number of the second secon										
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15 Operational data, configeral cal data, configeral case call (0):00:00:00:00:00:00:00:00:00:00:00:00:0	14		110	110		105	100	103	103	105
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In Second data one one one one one one one one one 10 Joaco factor Genomi definitions Find Find <td>15</td> <td>Optional call date, contingent call dates and redemption amount</td> <td>n/a</td> <td>n/a</td> <td>Tax Call = Yes</td> <td>option, redeeming at par</td>	15	Optional call date, contingent call dates and redemption amount	n/a	n/a	Tax Call = Yes	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par
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17 Find F			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
10 Counce rules and survivales laboration stopper 4.550% 5.07% + 1.55% 2.438% 5.462% 5.642% 6.642% Mondator										
19 Extends of a divident stopper 10% No		· ·								
2020 Fully discriptionary partially discriptionary or matching in the section of tay up or other neervice to redom Mandatory Mandatory </td <td></td>										
2020 Fully discriptionary participation Mandatory Manda										
12 Extension of there up or drive incorter to incorden No.					,				,	
122 Non-carmulative or carmutative Non-carmutative Convertible	-		Mandatory	Mandatory		,	,	,	,	,
22 Convertible Co			No Nen sumulative	No Nen sumulative						
24 Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of Statutory bain by UK resolution authority a point of non-viability Contractual recognition of non-viability Contractual recogniton of non-viability Contractual recogni										
24 f convertiles, conversion trigger(s) Statutory bain by UK resolution authority apoint of non-viability Statutory bain by UK resolution authority resolution authority Statutory bain by UK resolution authority	23			Convertible		Convertible				
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Inder National Inder N	24	If convertible, conversion trigger(s)								
At he discretion of UK At he discretion of UK<				non-viability		non-viability				
At he discretion of UK At he discretion of UK<	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
Interpretation Resolution Authority Resolution Auth										
12 Incomvention, management by experiment systems Resolution Authority Common Equity Tiert Common Equity Tier	26	If convertible, conversion rate								
Personal metal bit Personal metal model Personal me	27	If convertible, mondatory or entional conversion	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK			
22 If conventible, specify issue of instrument it converts into Lloyds Banking Group Contractual recognition of Statutory bail-in by UK Contractual recognition of	27	if convertible, mandatory or optional conversion	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
30 Write-down features See below	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			
Statutory bail- in by UK Statuto	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
31 f write-down, write-down trigger(s) Statutory bail-in by UK resolution authority at point of non-viability non-viability Statutory bail-in by UK resolution authority at point of non-viability Statutory bail-in by UK resolutin authority at point of non-viability S	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 pain-in by Un resolution authority at point of non-viability Statutory pain-in by Un resolution authority at point				Statutory bail-in by UK		Statutory bail-in by LIK				
Instrument in any section and intry at point of non-viability n	31	If write-down, write-down trigger(s)					Statutory ball-in by UK			
32 If write-down, full or partially Fully or Partialy Fully or Par							resolution autionty at point of			
33 If write-down, permanent or temporary Permanent Perm	00	If write down full or portiol	,	Cullur on David-10.	,	Fully as Danit - II.	,	,	,	-
34 If temporary write-down, description of write-up mechanism n/a								, ,		
34aType of subordinationStructural </td <td></td>										
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36 Non-compliant transitional features No										debt
37 Non-compliant features n/a n/										
37a Hyperlink to the prospectus of the issuance https://www.lloydsbankinggro htttps://www.lloydsbankinggro			.10							
37a Hyperlink to the prospectus of the issuance up.com/investors/fixed- income-investors/capital- income-investors/capital- income-investors/capital-	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 up.com/investors/fixed- income-investors/capital- income-investors/capital- income-investors/capital-			-	-	-	-		-	-	-
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	37a	Hyperlink to the prospectus of the issuance								
issuance.html										
			issuance.html	issuance.html	issuance.html	issuance.html	issuance.htm	issuance.html	issuance.html	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 plc
2 Unique Identifier	XS2148623106	US53944YBC66	US53944YAP88	XS2430704655	CH1154887157	US53944YAS28	US53944YAR45	CH1243018806
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	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)	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	L L							
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 1,235	GBP 994	GBP 761	GBP 460	GBP 175	GBP 758	GBP 793	GBP 192
9 Nominal Amount - Currency of Issue (m)	EUR 1,500	USD 1,250	USD 1,000	GBP 500	CHF 200	USD 1,000	USD 1,000	CHF 215
- Currency of Reporting (m)	GBP 1,245	GBP 997	GBP 797	GBP 500	GBP 176	GBP 797	GBP 797	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	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	01/04/2020	26/11/2024	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	26/11/2028	11/05/2027	12/04/2028	09/02/2029	18/03/2028	18/03/2026	02/02/2027
14 Issuer Call	Yes	Yes 26/11/2027	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	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.5000%	5.0870%	1.6270%	2.000%	0.6025%	3.7500%	3.511%	2.745%
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-cumlative	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
	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of 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	resolution authority at point of	resolution authority at point of	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
26 If convertible conversion rate	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	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
27 If convertible, mandatory or optional conversion		Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK		Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK
	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
28 If convertible, specify instrument type convertible into	Common Equity Tier 1				· · · · ·	· · · · ·	· · · · · ·	<u> </u>
		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
29 If convertible, specify issuer of instrument it converts into Write-down features		Lloyds Banking Group See below	Lloyds Banking Group See below	Lloyds Banking Group See below		Lloyds Banking Group See below	Lloyds Banking Group See below	
30 Write-down features	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK
	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of
30 Write-down features	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK
30 Write-down features	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of
30 Write-down features 31 If write-down, write-down trigger(s)	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability
30 Write-down features 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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural
30 Write-down features 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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt
30 Write-down features 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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2
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30 Write-down features 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 34b Ranking of the instrument in normal insolvency proceedings	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent //a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
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Cani	ital instruments main features								
	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
	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
		Japanese (with UK bail in	NSW Australia (with UK bail in	New York with UK bail in	New York with UK bail in	English (waiver of right to set	New York with UK bail in	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	recognition language	off governed by Scots law)	recognition language	recognition language	off governed by Scots law)
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet								
3a	is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	n/a	Contractual	Contractual	n/a
Bog	ulatory 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	n/a	n/a
	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 578	GBP 246	GBP 988	GBP 893	GBP 808	GBP 986	GBP 99	GBP 1,086
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 586	GBP 248	GBP 997	GBP 997	GBP 830	GBP 997	GBP 99	GBP 1,037
9a	Issue price	100	100	100	100	99	100		99
9b		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
	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	10/06/26 - Optional issuer call					17/03/2028 - Optional issuer call	21/09/2030 - Optional issuer call
		option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par	option, redeeming at par
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Floating	Fixed
	Coupon rate and any related index	1.247%	5.3906%	4.7160%	4.9760%	3.1250%	5.8710%	3M AUD BBSW + 2.00%	4.750%
	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
	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	No	No		No
	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	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK
24	If convertible, conversion trigger(s)	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	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	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	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
27	If convertible, mandatary or optional conversion	Optional at the discretion of UK			Optional at the discretion of UK	Optional at the discretion of UK		Optional at the discretion of UK	Optional at the discretion of UK
	If convertible, mandatory or optional conversion	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	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
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK
31	If write-down, write-down trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK	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	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	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	non-viability
20	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 Porticily
	If write-down, full or partial	Pully of Partially Permanent	Pully or Partially Permanent	Fully of Partially Permanent	Permanent	Pully or Partially Permanent	Pully or Partially Permanent	Pully or Partially Permanent	Fully or Partially Permanent
	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	reimanent	Permanent	Permanent n/a	Permanent n/a	Permanent	Permanent n/a	Permanent	remanent
	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
348		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt		Soniar Nan Proforrad daht	Senior Non-Preferred debt
	Devicing of the instance of instance of instance of the second	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	Senior Non-Preferred debt	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	and junior to Senior Preferred	ranking junior to Dated Tier 2 and senior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred
-		debt	debt	debt	debt	debt		debt	debt
	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Non-compliant transitional features	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
			··· // ··· ·· ··	<i>u</i>					
		https://www.lloydsbankinggro	https://www.lloydsbankinggro						https://www.lloydsbankinggro
37a	Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-
		income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-
		issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	issuance.html	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
2 Unique Identifier	JP582667APC0	XS2775724862	XS2796587280	XS2815980664	JP582667AQ66	US53944YBA01	US539439BA62
2a Specifies if the instrument has been publicly or privately placed.	Public	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	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	Contractual
Regulatory 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	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7 Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8 Regulatory capital / MREL value (m)	GBP 254	GBP 415	GBP 485	GBP 849	GBP 172	GBP 1,207	GBP 786
9 Nominal Amount - Currency of Issue (m)	JPY 50,300	EUR 500	GBP 500	EUR 1,000	JPY 33,900	USD 1,500	USD 1,000
- Currency of Reporting (m)	GBP 256	GBP 415	GBP 500	GBP 830	GBP 173	GBP 1,196	GBP 797
9a Issue price	100	100	100	100	100	100	100
9b Redemption price	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
11 Original date of issuance	01/12/2023	05/03/2024	04/04/2024	14/05/2024	04/06/2024	05/06/2024	26/11/2024
12 Perpetual or dated	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	26/11/2035
14 Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
							26/11/2034
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	Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends							
17 Fixed or floating dividend / coupon	Fixed	Floating	Fixed	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%	5.590%
19 Existence of a dividend stopper	No	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumlative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Convertible	Convertible	Convertible			
	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Contractual recognition of Statutory bail-in by UK
24 If convertible, conversion trigger(s)	Statutory ball-In by UK	resolution authority at point of	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	
	resolution authority at point of	roooradorradationey at point of	resolution autionty at point of	rooolation additionty at point of	resolution authority at point of	recolution authority at point of	
	resolution authority at point of non-viability	non-viability	non-viability	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of
OF K convertible following with the	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	resolution authority at point of non-viability
25 If convertible, fully or partially							resolution authority at point of
	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK
25 If convertible, fully or partially 26 If convertible, conversion rate	non-viability Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially	resolution authority at point of non-viability Fully or Partially
26 If convertible, conversion rate	Non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK
	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	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
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	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
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	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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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 31 if write-down, write-down trigger(s) 32 if write-down, full or partial 33 if write-down, full or partial 34 Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	non-viability 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Fully or Partially Rermanent Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt na/a No n/a https://www.lloydsbankinggro	non-viability 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup	non-viability 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No Na https://www.lloydsbankinggrou	non-viability 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	non-viability 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Permanent As Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	non-viability 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	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 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of on-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro

Senior Internal MREL (i) Capital instruments main features

1 Issuer Llovds Bank plc Llovds Bank plo Llovds Bank plo Llovds Bank plc Bank of Scotland plc Llovds Bank plo Llovds Bank plo Llovds 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 Privat Private Private Privat Privat Private English (subordination and Englis English waiver of right to set off English English 3 Governing law(s) of the instrument English English English governed by Scots law) Means by which enforceability requirement of Section 13 of the TLAC Term Sheet 3a n/a n/a n/ n/a n/a n/a n/a n/a 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/ n/a n/a 5 Post-transitional CRR rules n/a n/a n/a n/ n/a n/: n/: n/a 6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Solo and Sub-consolidated Solo Solo and Sub-consolidated Solo and Sub-consolidated Solo and Sub-consolidate Solo and Sub-consolidate Solo and Sub-consolidated Solo and Sub-consolidated 7 Instrument type Senior Non Preferred 8 Regulatory capital / MREL value (m) GBP 30 GBP 39 GBP 22 GBP 313 GBP 362 GBP 1,08 GBP 1,20 GBP 1,189 JPY 7,700 AUD 450 9 Nominal Amount - Currency of Issue (m) JPY 5,800 JPY 62,000 GBP 362 EUR 1,250 USD 1.500 USD 1.500 - Currency of Reporting (m) GBP 30 GBP 39 GBP 223 GBP 316 GBP 362 GBP 1,037 GBP 1,196 GBP 1,196 9a Issue price 100 100 100 100 100 100 100 100 100 100 100 9b Redemption price 100 10 100 10 100 Liability - amortised cost Liability - fair value option Liability - amortised cos Liability - amortised cos 10 Accounting classification Liability - amortised cost Liability - amortised cos Liability - amortised cost Liability - amortised cost 23/10/2019 23/10/201 25/05/2023 21/09/202 07/08/2023 11 Original date of issuance 23/10/2019 25/05/2023 05/01/2024 12 Perpetual or dated Dated Dated Date Dated Dated Dated Dated Dated 13 Original maturity date 30/05/2033 14/12/2027 22/11/202 25/05/2029 25/05/2029 21/09/203 07/08/202 05/01/2028 14 Issuer Call Nc No Ν Yes Yes Yes Ye Yes 21/09/2030 25/05/2028 - Optional issuer call 25/05/2028 - Optional issuer call 7/08/2026 - Optional issuer call 05/01/2027 - Optional issuer call 15 Optional call date, contingent call dates and redemption amount Optional issuer call option n/a n/a n/ option, redeeming at par option, redeeming at par option, redeeming at par option, redeeming at par redeeming at pa 16 Subsequent call dates n/a n/a n/a n/a n/a n/a n/a Coupons / dividends 17 Fixed or floating dividend / coupon Floating Floating Floatin Fixed Floating Fixe Fixe Fixed 18 Coupon rate and any related index 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 No No No No No N No No 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandator Mandato Mandatory Mandator Mandator Mandato Mandatory 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory Mandatory Mandator Mandatory Mandatory Mandator Mandator Mandatory 21 Existence of step up or other incentive to redeem Nc No No No N No 22 Non-cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulativ Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertibl Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger(s) n/a n/a n/a n/ n/a n/ n/a n/a 25 If convertible, fully or partially n/a 26 If convertible, conversion rate 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/ n/a 28 If convertible, specify instrument type convertible into n/a n/a n/a n/a n/a n/ 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 Ye Yes Ye Yes Yes Contractual right to write-down 31 If write-down, write-down trigger(s) by UK resolution authority by UK resolution authority by UK resolution authorit by UK resolution authority 32 If write-down, full or partial Fully or Partially Fully or Partially Fully or Partiall Fully or Partially 33 If write-down, permanent or temporary Permanent Permanent Permaner Permanent Permanent Permaner Permanen 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 Contractua Contractua Contractua Contractual Contractual Contractua Contractua Contractual Senior Non-Preferred deb Senior Non-Preferred deb Senior Non-Preferred deb Senior Non-Preferred deb Senior Non-Preferred debt Senior Non-Preferred deb Senior Non-Preferred deb Senior Non-Preferred debt ranking senior to Dated Tier 2 ranking senior to Dated Tier 2 ranking senior to Dated Tier 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 Preferre and junior to Senior Preferred and junior to Senior Preferred and junior to Senior Preferre and junior to Senior Preferred and junior to Senior Preferred deb deb det deb deł deb det debt 35 Instrument type immediately senior Senior unsecured Senior unsecured Senior unsecure Senior unsecured Senior unsecured Senior unsecure 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

	tal instruments main features						(1	1
	Issuer	Lloyds Bank plc	Lloyds Bank pl	· · · · ·					
2	Unique Identifier	n/a a n/a							
2a	Specifies if the instrument has been publicly or privately placed.	Private e Private							
3	Governing law(s) of the instrument	English	English	English	English	English	English	Englis	n 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 a n/a							
Regi	ilatory treatment								
4	Transitional CRR rules	n/a a n/a							
5	Post-transitional CRR rules	n/a a n/a							
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated Solo and Sub-consolidated							
7	Instrument type	Senior Non Preferred	Senior Non Preferree	d Senior Non Preferred					
8	Regulatory capital / MREL value (m)	GBP 97	GBP 421	GBP 70	GBP 0	GBP 0	GBP 648	GBP 79	7 GBP 239
	Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 500	NOK 1,000	CAD 500	CHF 415	EUR 750	USD 1,000	USD 300
	- Currency of Reporting (m)	GBP 97	GBP 415	GBP 70	GBP 277	GBP 365	GBP 622	GBP 797	GBP 239
9a	Issue price	100	100.00	100	100	100	100	10	
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cos					
	Original date of issuance	23/10/2019	06/08/2024	23/10/2019	23/10/2019	23/10/2019	11/01/2023	28/07/2023	3 05/01/2024
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Date	d Dated
	Original maturity date	15/12/2026	06/11/2030	24/01/2028	03/02/2025	04/03/2025	11/01/2029	11/08/2020	5 05/01/2028
	Issuer Call	15/12/2020 No	00/11/2030 Yes	24/01/2028 No	03/02/2023 No	04/03/2023 No	Yes	11/00/2020 Voi	s Yes
14				10	110		11/01/2028 - Optional issuer call	11/09/2025 Ontional issuer on	II 05/01/2027 - Optional issuer call
15	Optional call date, contingent call dates and redemption amount	n/a	06/11/2029 - Optional issuer call	n/a	n/a	n/a	option, redeeming at par	option, redeeming at pa	
40	Deule a survey to all alates		option, redeeming at par	- 1-	- /-	- 1-		option, redeeming at pa	i option, redeeming at par
	Subsequent call dates	n/a a n/a							
	pons / dividends								
	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	g Floating
	Coupon rate and any related index	TONA + 1.2984%	3.704%	3M NIBOR + 1.69%	CORRA+1.9206%	SARON + 1.3460%	4.650%	SOFR + 1.66%	6 SOFR + 1.73%
	Existence of a dividend stopper	No	No	No	No	No	No	N	o No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	y Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	y Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	N	o No
22	Non-cumulative or cumulative	Non-cumulative e Non-cumulative							
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	e Non-convertible
24	If convertible, conversion trigger(s)	n/a a n/a							
25	If convertible, fully or partially	n/a a n/a							
26	If convertible, conversion rate	n/a a n/a							
27	If convertible, mandatory or optional conversion	n/a a n/a							
28		n/a a n/a							
29		n/a a n/a							
30		Yes	Yes	Yes	Yes	Yes	Yes	Ye	s 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 authorit	
32	If write-down, full or partial	Fully or Partially	Fully or Partial	Fully or Partially					
33		Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanen	t Permanent
	If temporary write-down, description of write-up mechanism	n/a a n/a							
34a		Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractua	Contractual
- 14	20	Senior Non-Preferred debt	Senior Non-Preferred deb	t Senior Non-Preferred debt					
34b	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2 and junior to Senior 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 debt	ranking senior to Dated Tier 2 and junior to Senior 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 debt	ranking senior to Dated Tier 2 and junior to Senior Preferred deb	2 ranking senior to Dated Tier 2 and junior to Senior Preferred
35	Instrument type immediately senior	Senior unsecured	Senior unsecure						
36	Non-compliant transitional features	No	No	No	No	No	No	N	D NO
	Non-compliant features	n/a a n/a							
	Hyperlink to the prospectus of the issuance	n/a a n/a							

Capi	al instruments main features								
1	Issuer	Lloyds Bank Corporate Markets	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	pic n/a		n/a		n/a	n/a	n/a	n/a
2 2a		n/a Private	n/a Private	n/a Private	n/a Private		n/a Private	n/a Private	n/a Private
Za	Specifies if the instrument has been publicly or privately placed.	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
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
Regu	latory treatment					I.	I.		
	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	n/a
	Eligible at solo/(sub-)consolidated/ solo&(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	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 597	GBP 993	GBP 761	GBP 659	GBP 192	GBP 99	GBP 957	GBP 1.528
	Nominal Amount - Currency of Issue (m)	USD 750	USD 1,250	USD 1,000	GBP 659	CHF 215	AUD 200	USD 1,250	USD 2,000
	- Currency of Reporting (m)	GBP 598	GBP 997	GBP 797	GBP 659	GBP 189	GBP 99	GBP 997	GBP 1,595
9a	Issue price	100	100	99.75	100	100	100	100	100
	Redemption price	100	100	100	100		100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
11		26/11/2024	26/11/2024	11/03/2021	11/01/2023	02/02/2023	17/03/2023	11/08/2022	05/01/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	26/11/2028	26/11/2028	11/05/2027	11/01/2029	02/02/2027	17/03/2029	11/08/2033	05/01/2035
	Issuer Call	Yes	Yes	Yes	Yes	Yes		Yes	Yes
		20////2027 O. //		11/05/0000 0 // 11			17/00/0000 0 // //	Optional Call Date = 11/08/2032	
15	Optional call date, contingent call dates and redemption amount			11/05/2026 - Optional issuer call				Reg Call = Yes Tax Call = Yes	05/01/2034 - Optional issuer call
		option, redeeming at par	option, redeeming at par	option, redeeming at par	Redemption Price = 100%	option, redeeming at par			
								Redemption nee - 100%	
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ons / dividends								
17	Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR+1.36%	5.2370%	1.7770%	SONIA+2.1%	2.8950%	3M BBSW + 2.15%	5.126%	5.829%
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		No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumlative	Non-cumlative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		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
26		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a		n/a	n/a	n/a
28		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
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
	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	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
		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
34b	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2			
		and junior to Senior Preferred	and junior to Senior Preferred debt	and junior to Senior Preferred debt	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred debt	and junior to Senior Preferred	and junior to Senior Preferred
-		debt	debi	debt	debi	debi	debi	debi	debt
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
L									
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
	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Cap	Capital instruments main features								
1	Issuer	Lloyds Bank Corporate Markets	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate Markets	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
_		plc			, ,	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 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
Reg	ulatory treatment						•		
	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	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	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 1,100	GBP 1,070	GBP 175	GBP 997	GBP 793	GBP 993	GBP 197
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 558	GBP 1,100	GBP 1,079	GBP 176	GBP 997	GBP 797	GBP 997	GBP 198
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 - fair value option	Liability - amortised cost	Liability - amortised cost			
11	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	17/03/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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	17/03/2029
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Ontional Call Date = 05/02/2025	Optional Call Date = 01/04/2025	Optional Call Date = 01/04/2025					
		Reg Call = Yes	Reg Call = Yes		09/02/2028 - Optional issuer call	16/02/2028 - Optional issuer call	18/03/2025 - Optional issuer call	06/03/2028 - Optional issuer call	17/03/2028 - Optional issuer call
15	Optional call date, contingent call dates and redemption amount	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes	option, redeeming at par	option, redeeming at par			
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pons / dividends	174	104	174	104	174	104	100	104
	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to Floating
	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
	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
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
27	If convertible, mandatory or optional conversion	n/a	n/a		n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a		n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30		Yes Contractual right to write-down	Yes Contractual right to write-down		Yes Contractual right to write-down	Yes Contractual right to write-down			
	If write-down, write-down trigger(s)	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority
	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
	If write-down, permanent or temporary	Permanent	Permanent n/a	Permanent n/a	Permanent	Permanent	Permanent n/a	Permanent	Permanent
	If temporary write-down, description of write-up mechanism	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34d	Type of subordination	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	Senior Non-Preferred debt
34b	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred debt	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior 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 debt	ranking senior to Dated Tier 2 and junior to Senior Preferred debt	ranking senior to Dated Tier 2 and junior to Senior Preferred
	Instrument type immediately senior	Senior unsecured	Senior unsecured	debt Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	debt Senior unsecured
	Non-compliant transitional features	No	No			No	No	No	No
	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

	tal instruments main features								
1	Issuer	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	Lloyds Bank Corporate Markets
		Eloyao Balini pio	Dank of Ocolaria pio				· · ·	plc	plc
	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 (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
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
Reg	latory 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	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo	Solo
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 582	GBP 726	GBP 249	GBP 285	GBP 899	GBP 880	GBP 622	GBP 300
9	Nominal Amount - Currency of Issue (m)	JPY 115,100	GBP 726	AUD 500	GBP 285	EUR 1,000	GBP 880	EUR 750	GBP 300
	- Currency of Reporting (m)	GBP 586	GBP 726	GBP 248	GBP 285	GBP 830	GBP 880	GBP 622	GBP 300
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
	Accounting 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	Liability - amortised cost
	Original date of issuance	26/05/2022	26/05/2022	10/06/2022	10/06/2022	13/10/2022	13/10/2022	13/11/2023	13/11/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original 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
	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
	Optional call date, contingent call dates and redemption amount Subsequent call dates	26/05/2027 - Optional issuer call 2 option, redeeming at par	16/05/2027 - 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	Optional Call Date = 24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100% n/a	Optional Call Date = 24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	n/a	12/04/2027 - Optional issuer call option, redeeming at par
	pons / dividends	100	170	100	100	100	104	1,74	194
_	Fixed or floating dividend / coupon	Fixed	Floating	Fixed to Floating	Floating	Fixed	Floating	Floating	Floating
	Coupon 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%
	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
	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	No	No	wandatery
	Non-cumulative or cumulative	Non-cumulative		140			110		No
23	Convertible or non-convertible			Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative		No Non-cumulative
23		Non-convertible	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative Non-convertible
24	If convertible, conversion trigger(s)	Non-convertible	Non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-convertible
25	If convertible, conversion trigger(s)	n/a	Non-convertible n/a	Non-convertible n/a	Non-cumulative Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-cumulative Non-convertible n/a	Non-convertible n/a
25	If convertible, fully or partially	n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-cumulative Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-cumulative Non-convertible n/a n/a	Non-convertible n/a n/a
26	If convertible, fully or partially If convertible, conversion rate	n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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	Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate 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 Yes	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Yes	Non-convertible n/a n/a n/a n/a n/a Yes	Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	n/a n/a n/a n/a n/a n/a v/a v/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a v/a Scontractual right to write-down	Non-cumulative Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down	Non-cumulative Non-convertible n/a n/a n/a n/a Yes Contractual right to write-down	Non-convertible n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a n/a v/a Ves Contractual right to write-down by UK resolution authority	Non-convertible n/a n/a n/a n/a v/a Ves Contractual right to write-down by UK resolution authority	Non-cumulative Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	Non-cumulative Non-convertible n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially	Non-cumulative Non-convertible n/a n/a n/a n/a N/a N/a Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Ses Contractual right to write-down by UK resolution authority Fully or Partially	Non-cumulative Non-convertible n/a n/a n/a n/a 2 Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially
26 27 28 29 30 31 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent	Non-cumulative Non-convertible n/a n/a n/a n/a N/a N/a Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Ses Contractual right to write-down by UK resolution authority Fully or Partially	Non-cumulative Non-convertible n/a n/a n/a n/a 2 Contractual right to write-down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority Fully or Partially
26 27 28 29 30 31 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	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 Permanent n/a	Non-convertible n/a n/a n/a n/a n/a n/a r/a Ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write-down by UK resolution authority Fully or Partialy Permanent n/a	Non-convertible 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 Permanent n/a	Non-convertible n/a n/a n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	Non-cumulative Non-convertible 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	Non-convertible n/a n/a n/a n/a n/a n/a v/a v/a Ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a
26 27 28 29 30 31 32 33 34 34a 34b	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-convertible //a //a //a //a //a //a //a //	Non-convertible n/a n/a n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent Na Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-cumulative Non-convertible 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-convertible n/a n/a n/a n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-convertible n/a n/a n/a 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-cumulative Non-convertible n/a n/a n/a n/a n/a N/a Sentiput to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Sentior Non-Preferred debt reanking sentor to Dated Tier 2	Non-convertible n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
26 27 28 29 30 31 32 33 34 34a 34b 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If 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 Instrument type immediately senior	n/a n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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	Non-convertible n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-cumulative Non-convertible //a //a //a //a //a //a //a //a //a //	Non-convertible n/a	Non-convertible n/a n/a n/a 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-cumulative Non-convertible 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-convertible n/a
26 27 28 29 30 31 32 33 34 34a 34b 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If 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	n/a n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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	Non-convertible n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	Non-cumulative Non-convertible n/a n/a 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	Non-convertible n/a	Non-convertible n/a n/a 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 Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-cumulative Non-convertible 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-convertible //a //a //a //a //a //a //a //
26 27 28 29 30 31 32 33 34 34a 34a 34b 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial 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	n/a n/a n/a n/a n/a n/a n/a n/a r/a Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	Non-convertible //a //a //a //a //a //a //a //	Non-convertible n/a n/a n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority Fully or Partially Permanent contractual Senior Non-Preferred debt contractual Senior Non-Preferred debt contractual Senior Non-Preferred debt Senior unsecured No	Non-cumulative Non-convertible n/a 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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-convertible n/a n/a n/a n/a n/a n/a n/a Na Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	Non-convertible //a //a //a //a //a //a //a //a //a //	Non-cumulative Non-convertible 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 Na Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No No	Non-convertible ///a ///a ///a ///a ///a ///a ///a //

Capi	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
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
	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
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
Regu	latory treatment								
	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
	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
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
	Regulatory capital / MREL value (m)	GBP 1,027	GBP 256	GBP 272	GBP 224	GBP 74	GBP 848	GBP 172	GBP 785
	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
	- Currency of Reporting (m)	GBP 1,027	GBP 256	GBP 272	GBP 223	GBP 74	GBP 830	GBP 173	GBP 797
9a	Issue price	100	100	100		100	100	100	100
	Redemption price	100	100	100		100	100	100	100
	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
11		11/08/2022	01/12/2023	01/12/2023	06/03/2024	06/03/2024	14/05/2024	04/06/2024	26/11/2024
12		Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	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
	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		option, redeeming at par	14/05/2031 - Optional issuer call o option, redeeming at par)4/06/2029 - Optional issuer call option, redeeming at par	26/11/2034 - Optional issuer call option, redeeming at par
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coup	ons / dividends								
17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed to Floating	Floating	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%
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-cumlative
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
	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		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	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	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
	Non-compliant transitional features	No	No	No	No	No	No	No	No
	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Hyperlink to the prospectus of the issuance	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