**Investor Report July 2024** 

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Administration

Name of issuer	Lloyds Bank plc		
Name of RCB programme	€60 bn Global Cover	red Bond Programme	
Name, job title and contact details of person validating this form	Andrew Hyde   Head	of Securitisation   and	rew.hyde2@lloydsbanking.com
Date of form submission	22 Aug 2024		
Start Date of reporting period	1 Jul 2024		
End Date of reporting period	31 Jul 2024		
Web links - prospectus, transaction documents, loan-level data	http://www.lloydsban	kinggroup.com/investo	rs/fixed-income-investors/covered-bonds.html

#### Counterparties, Ratings

<del></del>	Counterparty/ies	F	itch	Mo	ody's	S	8&P	DE	BRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		n/a	AAA	n/a	Aaa	n/a	n/a	n/a	n/a
Issuer	Lloyds Bank plc	n/a	F1 / A+	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Seller(s)	Lloyds Bank plc	n/a	F1 / A+	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Cash manager	Lloyds Bank plc	n/a	F1 / A+	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Account bank	Lloyds Bank plc	<f1 -<="" td=""><td>F1 / A+</td><td><p-1 -<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></p-1></td></f1>	F1 / A+	<p-1 -<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></p-1>	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by account bank	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Servicer(s)	Lloyds Bank plc	<bbb- -<="" td=""><td>F1 / A+</td><td><baa3 -<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></baa3></td></bbb->	F1 / A+	<baa3 -<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></baa3>	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by servicer(s)	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Swap provider(s) on cover pool	Lloyds Bank plc	<f1 <a<="" td=""><td>F1 / A+</td><td><p-1 <a2<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></p-1></td></f1>	F1 / A+	<p-1 <a2<="" td=""><td>P-1 / A1</td><td>n/a</td><td>A-1 / A+</td><td>n/a</td><td>n/a</td></p-1>	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by swap provider(s) on cover pool	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Swap notional amount(s) (GBP)	£ 27,506,508,461 (3)		<u> </u>				·		
Swap notional maturity/ies	n/a <sup>(3)</sup>								

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#### Accounts, Ledgers

	Value	as of End	Value as of Start	1	
		of reporting	Date of reporting		
				Targeted Value	
	perio	a	period		
Revenue receipts (please disclose all parts of waterfall)					
Revenue Receipts (on the Loans)	£	100,223,292	n/a	n/a	
Bank Interest	£	2,783,968	n/a	n/a	
Excess amount released from Reserve Fund			n/a	n/a	
Cash Capital Contribution from Members	£	161,740	n/a	n/a	
Amounts received under the Interest Rate Swap	£	37,659,320	n/a	n/a	
Available Revenue Receipts	£	140,828,320	n/a	n/a	
Senior fees (including Cash Manager & Servicer)	£	2,156,594	n/a	n/a	
Amounts due under cover pool swap	£	-	n/a	n/a	
Amounts due under Intercompany Loan	£	88,457,174	n/a	n/a	
Amounts added to Reserve Fund	£	2,666,998	n/a	n/a	
Deferred Consideration	£	47,547,554	n/a	n/a	
Members' profit	£	-	n/a	n/a	
Total distributed	£	140,828,320	n/a	n/a	
Principal receipts (please disclose all parts of waterfall)					
Principal Receipts (on the Loans)	£	462,534,729	n/a	n/a	
Any other amount standing to credit Principal Ledger	£	-	n/a	n/a	
Cash Capital Contribution from Members	£	125,849	n/a	n/a	
Available Principal Receipts	£	462,660,578	n/a	n/a	
Acquisition of Loans (Replenishments)	£	-	n/a	n/a	
Credit to Principal Ledger	£	-	n/a	n/a	
Amounts due under Intercompany Loan	£	-	n/a	n/a	
Capital Distribution to Members	£	462,660,578	n/a	n/a	
Total distributed	£	462,660,578	n/a	n/a	
Reserve ledger	£	260,166,629	£ 264,738,129	£ 262,833,627	
Revenue ledger	£	103,169,000	£ 101,927,984	n/a	
Principal ledger	£	462,660,578	£ 353,083,800	n/a	
Pre-maturity liquidity ledger	£	-	£ -	£ -	

#### Asset Coverage Test

	Value	Description
A	£ 24,961,616,764	Adjusted current balance
В	£ 462,534,729	Principal collections not yet applied
С	£ -	Qualifying additional collateral
D	£ -	Substitute assets
E	£ -	Proceeds of sold mortgage loans
V	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	£ -	Flexible draw capacity
Υ	£ -	Set-off
Ζ	£ 595,427,301	Negative carry
Total	£ 24,828,724,192	
Method used for calculating component 'A'	A(b)	(5)
Asset percentage (%)	92.0%	į
Maximum asset percentage from Fitch (%)	96.0%	
Maximum asset percentage from Moody's (%)	92.0%	
Maximum asset percentage from S&P (%)	n/a	
Maximum asset percentage from DBRS (%)	n/a	
Credit support as derived from ACT (GBP)	£ 7,962,207,425	
Credit support as derived from ACT (%)	47.21%	l

Programme-Level Characteristics

Programme-Level Characteristics		_
Programme currency	EUR	1
Programme size	60,000,000,000	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at swap FX rate)	£ 16,866,516,767	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at current spot rate)	£ 16,693,691,104	
Cover pool balance (GBP)	£ 27,248,181,141	
GIC account balance (GBP)	£ 825,996,207	(6)
Any additional collateral (please specify)	None	
Any additional collateral (GBP)	£ -	
Aggregate balance of off-set mortgages (GBP)	£ -	
Aggregate deposits attaching to the cover pool (GBP)	£ 179,048,808	(7)
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	£ -	
Nominal level of overcollateralisation (GBP)	£ 10,381,664,373	At spot
Nominal level of overcollateralisation (%)	61.55%	
Number of loans in cover pool	253,018	
Average loan balance (GBP)	£ 107,693	
Weighted average non-indexed LTV (%)	61.40%	
Weighted average indexed LTV (%)	46.72%	
Weighted average seasoning (months)	111.14	
Weighted average remaining term (months)	197.01	
Weighted average interest rate (%)	4.55%	
Standard Variable Rate(s) (%)	7.25% & 8.74%	
Constant Pre-Payment Rate (%, current month)	14.62%	
Constant Pre-Payment Rate (%, quarterly average)	12.08%	
Principal Payment Rate (%, current month)	18.30%	
Principal Payment Rate (%, quarterly average)	15.89%	
Constant Default Rate (%, current month)	n/a	(9)
Constant Default Rate (%, quarterly average)	n/a	(9)
Fitch Discontinuity Cap	n/a	(10)
Moody's Timely Payment Indicator	Probable	(11)
Moody's Collateral Score (%)	4.2%	(11)
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#### Mortgage collections

Mortgage collections (scheduled - interest)	£ 100,223,292
Mortgage collections (scheduled - principal)	£ 99,964,152
Mortgage collections (unscheduled - interest)	£ -
Mortgage collections (unscheduled - principal)	£362.570.576.94

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	3,359	1.33%	302,054,157	1.11%
Loans bought back by seller(s)	8	0.00%	1,692,764	0.01%
of which are non-performing loans	5	0.00%	809,828	0.00%
of which have breached R&Ws	3	0.00%	882,936	0.00%
Loans sold into the cover pool	0	0.00%	-	0.00%

Product Rate Type and Reversionary Profiles					Weighted average				(12)	
						Remaining teaser		Reversionary		1
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	period (months)	Current margin	margin	Initial rate	(13), (14)
Fixed at origination, reverting to SVR	153,007	60.47%	19,741,158,279	72.45%	3.52%	27.32	3.52%	0.00%	3.52%	,
Fixed at origination, reverting to tracker	2	0.00%	354,786	0.00%	5.58%	15.00	5.58%	-	0	1
Fixed for life	601	0.24%	10,844,871	0.04%	3.03%		3.03%	-	3.03%	)
Tracker at origination, reverting to SVR	505	0.20%	102,679,190	0.38%	0	15	0	-	0	1
Tracker for life	14,653	5.79%	1,330,688,587	4.88%	5.93%		0.68%	-	5.93%	,
SVR, including discount to SVR	84,250	33.30%	6,062,455,428				-0.05%	-	7.57%	
Total	253,018	100.00%	27,248,181,141	100.00%	4.55%				4.55%	,

Stratifications
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Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	244,691	96.71%	26,268,802,855	96.41%
0-1 month in arrears	2,445	0.97%	243,945,388	0.90%
1-2 months in arrears	1,502	0.59%	165,572,754	0.61%
2-3 months in arrears	915	0.36%	110,268,386	0.40%
3-6 months in arrears	1,369	0.54%	173,587,281	0.64%
6-12 months in arrears	1,122	0.44%	150,697,590	0.55%
12+ months in arrears	974	0.38%	135,306,886	0.50%
Total	253,018	100.00%	27,248,181,141	100.00%

Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	142,080	56.15%	8,265,148,974	30.33%
50-55%	12,356	4.88%	1,640,002,201	6.02%
55-60%	12,675	5.01%	1,802,684,051	6.62%
60-65%	12,451	4.92%	1,898,357,071	6.97%
65-70%	13,396	5.29%	2,255,762,882	8.28%
70-75%	14,013	5.54%	2,474,035,616	9.08%
75-80%	15,201	6.01%	2,905,827,826	10.66%
80-85%	12,039	4.76%	2,413,730,189	8.86%
85-90%	9,195	3.63%	1,829,173,572	6.71%
90-95%	4,558	1.80%	835,117,660	3.06%
95-100%	2,522	1.00%	461,933,134	1.70%
100-105%	1,031	0.41%	186,537,651	0.68%
105-110%	524	0.21%	99,053,535	0.36%
110-125%	623	0.25%	118,544,584	0.44%
125%+	354	0.14%	62,272,194	0.23%
Total	253,018	100.00%	27,248,181,141	100.00%

Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	190,815	75.42%	14,983,547,083	54.99%
50-55%	13,601	5.38%	2,317,395,552	8.50%
55-60%	12,802	5.06%	2,281,310,021	8.37%
60-65%	10,994	4.35%	2,044,858,203	7.50%
65-70%	8,712	3.44%	1,793,113,860	6.58%
70-75%	5,610	2.22%	1,299,696,087	4.77%
75-80%	3,599	1.42%	839,925,222	3.08%
80-85%	3,888	1.54%	956,289,043	3.51%
85-90%	2,878	1.14%	701,712,496	2.58%
90-95%	108	0.04%	27,571,357	0.10%
95-100%	6	0.00%	1,998,002	0.01%
100-105%	1	0.00%	71,804	0.00%
105-110%	0	0.00%	٠	0.00%
110-125%	1	0.00%	57,517	0.00%
125%+	3	0.00%	634,892	0.00%
Total	253,018	100.00%	27,248,181,141	100.00%

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	9,873	3.90%	22,293,478	0.08%
5,000-10,000	9,226	3.65%	69,432,459	0.25%
10,000-25,000	28,344	11.20%	496,797,706	1.82%
25,000-50,000	42,637	16.85%	1,579,808,934	5.80%
50,000-75,000	34,276	13.55%	2,126,150,457	7.80%
75,000-100,000	28,094	11.10%	2,449,357,989	8.99%
100,000-150,000	41,249	16.30%	5,081,610,702	18.65%
150,000-200,000	23,739	9.38%	4,099,355,940	15.04%
200,000-250,000	13,425	5.31%	2,990,833,670	10.98%
250,000-300,000	7,757	3.07%	2,113,515,662	7.76%
300,000-350,000	4,666	1.84%	1,507,493,246	5.53%
350,000-400,000	3,069	1.21%	1,144,144,237	4.20%
400,000-450,000	1,952	0.77%	826,084,946	3.03%
450,000-500,000	1,409	0.56%	667,301,568	2.45%
500,000-600,000	1,672	0.66%	908,402,515	3.33%
600,000-700,000	902	0.36%	582,501,579	2.14%
700,000-800,000	406	0.16%	301,502,895	1.11%
800,000-900,000	211	0.08%	177,678,725	0.65%
900,000-1,000,000	111	0.04%	103,914,431	0.38%
1,000,000 +	0	0.00%		0.00%
Total	253,018	100.00%	27,248,181,141	100.00%

Regional distribution	Number	% of total number	Amount (GBP)	% of total amount (15
East Midlands	20,805	8.22%	1,746,081,714	6.41%
East of England	21,058	8.32%	2,698,492,876	9.90%
London	20,892	8.26%	4,072,466,054	14.95%
North East	14,557	5.75%	958,111,213	3.52%
North West	27,346	10.81%	2,184,345,118	8.02%
Scotland	21,555	8.52%	2,586,282,101	9.49%
South East	32,863	12.99%	4,792,278,640	17.59%
South West	27,254	10.77%	2,849,714,726	10.46%
Wales	16,431	6.49%	1,213,434,139	4.45%
West Midlands	30,499	12.05%	2,575,992,101	9.45%
Yorkshire And The Humber	19,436	7.68%	1,493,140,895	5.48%
Unknown	322	0.13%	77,841,563	0.29%
Total	253,018	100.00%	27,248,181,141	100.00%

Repayment type	Number	% of total number	Amount (GBP)	% of total amount (1
Capital repayment	206,601	81.65%	20,174,061,955	74.04%
Part-and-part	0	0.00%	-	0.00%
Interest-only	46,417	18.35%	7,074,119,185	25.96%
Offset	0	0.00%		0.00%
Total	253,018	100.00%	27,248,181,141	100.00%
	•			
Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	1,507	0.60%	290,268,248	1.07%
12-24 months	15,579	6.16%	3,160,046,876	11.60%
24-36 months	7,223	2.85%	1,286,866,358	4.72%
36-48 months	26,118	10.32%	4,752,054,209	17.44%
48-60 months	14,778	5.84%	1,862,659,107	6.84%
60-72 months	17,357	6.86%	2,170,886,934	7.97%
72-84 months	9,607	3.80%	951,821,811	3.49%
84-96 months	7,819	3.09%	708,158,171	2.60%
96-108 months	6,924	2.74%	604,479,695	2.22%
108-120 months	6,892	2.72%	572,148,921	2.10%
120-150 months	17,582	6.95%	1,289,387,495	4.73%
150-180 months	14,574	5.76%	999,569,492	3.67%
180+ months	107,058	42.31%	8,599,833,823	31.56%
Total	253,018	100.00%	27,248,181,141	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	153,610	60.71%	19,752,357,936	72.49%
SVR	84,250	33.30%	6,062,455,428	22.25%
Tracker	15,158	5.99%	1,433,367,777	5.26%
Other (please specify)	0	0.00%	-	0.00%
Total	253,018	100.00%	27,248,181,141	100.00%
		1		
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	246,307	97.35%	26,551,734,789	97.44%
Buy-to-let	1	0.00%	270,107	0.00%
Second home	6,710	2.65%	696,176,245	2.00/0
Total	253,018	100.00%	27,248,181,141	100.00%
		1		% of total amount
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified				
Fast-track				
Self-certified	0			
Total	0		-	
In		0/ // /	4 (000)	0/ // /
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	24,895	9.84%	1,378,275,804	5.06%
30-60 months 60-120 months	37,731 70,252	14.91% 27.77%	2,243,872,780 5,755,416,311	8.23% 21.12%
120-180 months	38.796	15.33%	3,859,929,480	14.17%
180-240 months	28,624	15.33%	3,859,929,480	14.17%
240-300 months	22,123	8.74%	3,845,573,852	14.11%
300-360 months	15,662	6.19%	3,845,573,852	11.59%
360+ months	14,935	5.90%	3,168,200,807	11.63%
Total	253,018	100.00%	27,248,181,141	100.00%
10141	203,010	100.00 /6	21,270,101,141	100.00 /8
Employment status	Number	9/ of total number	Amount (CDD)	% of total amount
Employment status Employed	Number	% of total number	Amount (GBP)	/o OI LOLAI AITIOUNT
Self-employed				
Unemployed				
Retired				
Guarantor				
Other				
Total	0		-	
1 3 3				

Series	Series 2010-4	Series 2011-1	Series 2011-5	Series 2011-18	Series 2011-19	Series 2012-3	Series 2012-4	Series 2012-5	Series 2012-13	Series 2012-14	Series 2012-16
Issue date	2 Sep 2010	11 Jan 2011	8 Feb 2011	31 Aug 2011	13 Oct 2011	1 Feb 2012	27 Jan 2012	7 Feb 2012	22 Mar 2012	23 Mar 2012	30 Mar 2012
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Denomination	EUR	EUR	GBP	EUR	EUR	EUR	GBP	EUR	EUR	NOK	GBP
Amount at issuance	50,000,000	45,000,000	1,250,000,000	110,000,000	40,000,000	47,000,000	1,250,000,000	50,000,000	106,000,000	1,000,000,000	1,250,000,000
Amount outstanding	50,000,000	45,000,000	1,250,000,000	110,000,000	40,000,000	47,000,000	1,250,000,000	50,000,000	106,000,000	1,000,000,000	1,240,000,000
FX swap rate (rate:£1)	1.2219	1.1786	1.0000	1.1431	1.1469	1.1993	1.0000	1.1998	1.2003	9.0483	1.0000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Scheduled final maturity date	2 Sep 2024	13 Jan 2031	8 Feb 2029	1 Sep 2026	13 Oct 2027	1 Feb 2027	7 Mar 2025	7 Jun 2027	22 Mar 2027	23 Mar 2027	30 Mar 2027
Legal final maturity date	2 Sep 2024	13 Jan 2031	8 Feb 2029	1 Sep 2026	13 Oct 2027	1 Feb 2027	7 Mar 2025	7 Jun 2027	22 Mar 2027	23 Mar 2027	30 Mar 2027
ISIN	XS0538831685	XS0577346553	XS0589945459	n/a	n/a	n/a	XS0737747211	n/a	n/a	XS0762210739	XS0765619407
Stock exchange listing	London	London	London	n/a	n/a	n/a	London	n/a	n/a	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	2 Sep	13 Jan	8 Feb	1 Sep	13 Oct	1 Feb	7 Mar	7 Jun	22 Mar	23 Mar	30 Mar
Coupon (rate if fixed, margin and reference rate if floating)	4.000%	4.905%	6.000%	4.345%	4.195%	4.240%	5.125%	4.400%	4.015%	5.225%	4.875%
Margin payable under extended maturity period (%)	1m Euribor +1.40%	1m Euribor +1.45%	SONIA +1.879%	1m Euribor +1.20%	1m Euribor +1.40%	1m Euribor +1.65%	SONIA +2.826%	1m Euribor +1.65%	1m Euribor +1.45%	1m Nibor +1.30%	SONIA +2.076%
Swap counterparty/ies	Llovds Bank plc	Llovds Bank plc	Llovds Bank plc	Llovds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Llovds Bank plc	Llovds Bank plc	Llovds Bank plc	Llovds Bank plc	Llovds Bank plc
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	40,919,553	38,182,500	1,250,000,000	96,228,000	34,876,000	39,190,950	1,250,000,000	41,675,000	88,308,600	110,518,172	1,240,000,000
Swap notional maturity	2 Sep 2024	13 Jan 2031	8 Feb 2029	1 Sep 2026	13 Oct 2027	1 Feb 2027	7 Mar 2025	7 Jun 2027	22 Mar 2027	23 Mar 2027	30 Mar 2027
LLP receive rate/margin	4.000%	4.905%	6.000%	4.345%	4.195%	4.240%	5.125%	4.400%	4.015%	5.225%	4.875%
LLP pay rate/margin	SONIA + 2.0115%	SONIA + 1.7905%	SONIA + 2.193%	SONIA + 1.913%	SONIA + 2.222%	SONIA + 2.103%	SONIA + 2.8912%	SONIA + 2.106%	SONIA + 1.784%	SONIA + 1.826%	SONIA + 2.141%
Collateral posting amount	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
					•						-
Series	Series 2012-17	Series 2012-18	Series 2012-19	Series 2016-3	Series 2016-4	Series 2016-5	Series 2016-6	Series 2018-2	Series 2019-4	Series 2019-6	Series 2021-1
Issue date	26 Apr 2012	10 May 2012	11 Jun 2012	22 Jan 2016	25 Jan 2016	28 Jan 2016	1 Feb 2016	26 Mar 2018	18 Jun 2019	23 Sep 2019	9 Aug 2021
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -								9 Aug 2021
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -			Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
		Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -		
Denomination	EUR	Aaa / - / AAA / - EUR								Aaa / - / AAA / -	Aaa / - / AAA / -
Denomination Amount at issuance			Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / -
	EUR	EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - Aaa / - / AAA / - EUR	Aaa / - / AAA / - Aaa / - / AAA / - GBP
Amount at issuance	EUR 40,000,000	EUR 56,000,000	Aaa / - / AAA / - EUR 122,000,000	Aaa / - / AAA / - EUR 170,000,000	Aaa / - / AAA / - EUR 55,000,000	Aaa / - / AAA / - EUR 50,000,000	Aaa / - / AAA / - EUR 50,000,000	Aaa / - / AAA / - EUR 1,000,000,000	Aaa / - / AAA / - EUR 1,000,000,000	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000
Amount at issuance Amount outstanding	EUR 40,000,000 40,000,000	EUR 56,000,000 56,000,000	Aaa / - / AAA / - EUR 122,000,000 104,247,665	Aaa / - / AAA / - EUR 170,000,000 170,000,000	Aaa / - / AAA / - EUR 55,000,000 55,000,000	Aaa / - / AAA / - EUR 50,000,000 50,000,000	Aaa / - / AAA / - EUR 50,000,000 50,000,000	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000
Amount at issuance Amount outstanding FX swap rate (rate:£1)	EUR 40,000,000 40,000,000 1.2222	EUR 56,000,000 56,000,000 1.2319	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1.3312	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1299	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1230	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through)	EUR 40,000,000 40,000,000 1.2222 Soft bullet	EUR 56,000,000 56,000,000 1.2319 Soft bullet	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382 Soft bullet	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1.3312 Soft bullet	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	EUR 40,000,000 40,000,000 1.2222 Soft bullet 26 Apr 2025	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029	Aaa / - / AAA /- Aaa / - / AAA /- GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet 8 Aug 2026
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025	56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025	Aaa / - / AAA / - EUR 170,000,000 170,000,000 13312 Soft bullet 22 Jan 2036 22 Jan 2036	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1,3175 Soft bullet 1 Feb 2031	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025 26 Mar 2025	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026	Aaa / - / AAA / -	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN	EUR 40,000,000 40,000,000 1.2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000 0 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502	Aaa / - / AAA / EUR 1,000,000,000 1,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2025 XS2013525501	Aaa / - / AAA / -	Aaa / - / AAA / -
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027 n/a	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a n/a	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London	Aaa / - / AAA / EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency	EUR 40,000,000 40,000,000 1.2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual	EUR 56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a Annual	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1,2382 Soft builds 11 Jun 2025 11 Jun 2025 n/a Annual	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual	Aaa/-/AAA/- EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350858831 London Annual	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 X\$13\$4465566 London Annual	Aaa / - / AAA / - EUR   1,000,000,000   1,000,000,000   1,1299   Soft bullet   26 Mar 2025   26 Mar 2025   XS1795392502   London   Annual	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1230 Soft buller 18 Jun 2026 18 Jun 2026 XS2013S25501 London Annual	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1,1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London	Aaa / - / ĀAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a Annual	Aaa / - / AAA / EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 1/a Ana Annual	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625%	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 2036	Aaa/-/AAA/- EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 X\$1354465566 London Annual 1 Feb	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual 26 Mar 0,625%	Aaa / - / AAA / EUR 1,000,000,000 1,000,000 01,000,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 4	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep	Aaa / - / AAA / - Aaa / - / AAA / - Aaa / - / AAA / - GBP GBP 1,750,000,000 1,750,000,000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating)	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 n/a n/a Annual 26 Apr 26 Apr 26 Apr	EUR 56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a Annual 10 May 3,530%	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a Anual 11 Jun 2025	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625%	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1.663%	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS150853831 London Annual 28 Jan 1.658%	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350%	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual 26 Mar 0,625%	Aaa / - / AAA / EUR 1,000,000,000 1,000,000,000 1,000,000,0	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125%	Aaa / - / ĀAA / - Aaa / - / ĀAA / - Aaa / - / ĀAA / - GBP   1,750,000,000   1,750,000,000   1,0000   Soft bullet   8 Aug 2026   8 Aug 2026   8 Aug 2026   WS2367214694   London   Monthly   8 of Month   SONIA +0.25%
Amount at issuance Amount outstanding FX Swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%)	EUR 40,000,000 40,000,000 1.2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual 26 Apr 3.521%	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027 Annual 10 May 3.530% 1m Euribor +1.20%	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 //a //a Annual 11 Jun 2,785% 1m Euribor +0,94%	Aaa / - / AAA / - EUR 170,000,000 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1,625% Im Euribor +0.235%	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1,663% 1m Euribor +0.225%	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1,3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan 1.658% 1m Euribor +0.225%	Aaa / - / AAA /- EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350% 1m Euribor +0.20% Lloyds Bank Je	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1230 Soft buller 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0,125% 1m Euribor +0.17%	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1,1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125% Im Euribor +0.28%	Aaa / - / AAA / - Aaa / - / AAA / - Aaa / - / AAA / - GBP   1,750,000,000   1,750,000,000   Soft bullet   8 Aug 2026   8 Aug 2026   XS2367214694   London   Monthly   8 of Month   SONIA +0.25%   SONIA +0.25%
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual 26 Apr 3,521% Im Euribor +1,20% Lloyds Bank plo	EUR 56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a Annual 10 May 3,530% Im Euribor +1,20% Lloyds Bank pic	Aaa / - / AAA / EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 1/a Ana Annual 11 Jun 2,785% 1m Euribor + 0,94% Lloyds Bank plc	Aaa / - / AAA / EUR 170,000,000 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625% Im Euribor +0.235% Lloyds Bank plc	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1.663% Im Euribor + 0.225% Lloyds Bank plc	Aaa / - / AAA / EUR 50,000,000 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan 1.658% 1m Euribor +0.225% Lloyds Bank plc	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350% 1m Euribor + 0.20% Lloyds Bank plc	Aaa / - / AAA / - EUR	Aaa / - / AAA / EUR 1,000,000,000 1,000,000 1,000,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0,125% Im Euribor +0.17% Lloyds Bank ple	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125% Im Euribor +0.28% Lloyds Bank pic	Aaa / - / AAA / - Aaa / - / AAA / - Aaa / - / AAA / - GBP   1,750,000,000   1,750,000,000   Soft bullet   8 Aug 2026   8 Aug 2026   X2387214694   London   Monthly   8 of Month   SONIA +0.25%   SONIA +0.25%   n/a
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a Annual 26 Apr 3,521% 1m Euribor +1,20% Lloyds Bank plc	EUR 56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a Annual 10 May 3,530% 1m Euribor +1,20% Lloyds Bank pic GBP	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 10 Annual 11 Jun 12,785% Lioyds Bank plc GBP	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625% Im Euribor +0.235% Lloyds Bank p GBP	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1,663% 1m Euribor +0.225% Lloyds Bank pic	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1,3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan 1,658% Im Euribor +0,225% Lloyds Bank pG GBP	Aaa / - / AAA /- EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350% 1m Euribor +0.20% Lloyds Bank Je	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual 26 Mar 0,625% 1m Euribor +0.01% Lloyds Bank plc	Aaa / - / AAA / EUR 1,000,000,000 1,000,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0.125% 1m Euribor +0.17% Lloyds Bank plc GBP	Aaa / - / AAA / - Aaa / - / AAA / - BUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125% 1m Euribor +0.28% Lloyds Bank plc GBP	Aaa / - / AAA / - Aaa / - / AAA / - Aaa / - / AAA / - GBP   1,750,000,000   1,750,000,000   1,0000   Soft bullet   8 Aug 2026   8 Aug 2026   8 Aug 2026   XS2367214694   London   Monthly   8 of Month   SONIA +0.25%   SONIA +0.25%   CONIA +0.25%   An/a
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartyries Swap notional denomination Swap notional amount	EUR 40,000,000 40,000,000 1.2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual 26 Apr 3.521% 1m Euribor +1.20% Lloyds Bank plc GBP 32,728,000	EUR 56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027 //a //a Annual 10 May 3.530% Im Euribor +1.20% Lloyds Bank plc GBP 45,458,000	Aaa / - / AAA / - EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 // A Annual 11 Jun 2,785% Im Euribor +0.94% Lloyds Bank plc GBP 98,527,200	Aaa / - / AAA / - EUR 170,000,000 170,000,000 1,3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1,625% Im Euribor +0.235% Lloyds Bank plc GBP 127,700,000	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1,663% Im Euribor +0.225% Lloyds Bank plc GBP 42,000,000	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1,3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS135085381 London Annual 28 Jan 1.658% Im Euribor +0.225% Lloyds Bank plc GBP 38,000,000	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 Annual 1 Feb 1.350% 1m Euribor +0.20% Lloyds Bank plc GBP 37,970,000	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000 1,000,000 1,11299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual 26 Mar 0,625% 1m Euribor +0.01% Lloyds Bank plc GBP 885,000,000	Aaa / - / AAA / - EUR 1,000,000,000 1,000,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS201352520 London Annual 18 Jun 0.125% Im Euribor + 0.17% Lloyds Bank plc GBP 890,471,000	Aaa / - / AAA / - Aaa / - / AAA / - EUR 750,000,000 750,000,000 1,1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0,125% 1m Euribor +0,28% Lloyds Bank plc. GBP 665,011,527	Aaa / - / ĀAA / - Aaa / - / AAA / - GBP   1,750,000,000   1,750,000,000   1,750,000,000   Soft bullet   8 Aug 2026   8 Aug 2026   XS2367214694   London   Monthly   8 of Month   SONIA +0.25%   SONIA +0.25%   n/a   n/a
Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination Swap notional amount Swap notional maturity	EUR 40,000,000 40,000,000 1,2222 Soft bullet 26 Apr 2025 26 Apr 2025 n/a n/a Annual 26 Apr 3.521% Im Euribor +1.20% Lloyds Bank plc GBP 32,728,000 26 Apr 2025	EUR 56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 1/a n/a Annual 10 May 3,530% 1m Euribor +1,20% Lloyds Bank plc GBP 45,458,000 10 May 2027	Aaa / - / AAA / EUR 122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025	Aaa / - / AAA / EUR 170,000,000 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625% Im Euribor +0.235% Lloyds Bank plc GBP 127,700,000 22 Jan 2036	Aaa / - / AAA / - EUR 55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1.663% Im Euribor + 0.225% Lloyds Bank plc GBP 42,000,000 25 Jan 2036	Aaa / - / AAA / - EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan 1.658% Im Euribor +0.228 Lloyds Bank plc GBP 38,000,000 28 Jan 2036	Aaa / - / AAA / EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 2 Feb	Aaa / - / AAA / - EUR	Aaa / - / AAA / EUR   1,000,000,000   1,000,000   1,000,000,000   1,1230   Soft bullet   18 Jun 2026   18 Jun 2026   XS2013S25501   London   Annual   18 Jun   0,125%   1m Euribor +0,17%   Lloyds Bank plc   GBP   890,471,000   18 Jun 2026	Aaa / - / AAA / - Aaa / - / AAA / - BUR 750,000,000 750,000,000 1,1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0,125% Im Euribor +0,28% Lloyds Bank plc GBP G65,011,527 23 Sep 2029	Aaa / - / AAA / - Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,750,000,000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month SONIA +0.25% SONIA +0.25% n/a n/a n/a

Series	Series 2021-2	Series 2021-3	Series 2022-1	Series 2023-1	Series 2023-2	Series 2023-3	Series 2023-4
Issue date	9 Aug 2021	9 Aug 2021	22 Nov 2022	2 Feb 2023	13 Jun 2023	31 Aug 2023	6 Nov 2023
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -						
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -						
Denomination	GBP	GBP	GBP	EUR	GBP	CHF	GBP
Amount at issuance	1,750,000,000	1,750,000,000	1,000,000,000	1,000,000,000	1,250,000,000	440,000,000	1,000,000,000
Amount outstanding	1,750,000,000	1,750,000,000	1,000,000,000	1,000,000,000	1,250,000,000	440,000,000	1,000,000,000
FX swap rate (rate:£1)	1.0000	1.0000	1.0000	1.1375	1.0000	1.1150	1.0000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet						
Scheduled final maturity date	8 Aug 2028	8 Aug 2031	22 Nov 2027	2 Feb 2026	13 Jun 2028	31 Aug 2027	
Legal final maturity date	8 Aug 2028	8 Aug 2031	22 Nov 2027	2 Feb 2026	13 Jun 2028	31 Aug 2027	6 Nov 2026
ISIN	XS2367214777	XS2367214850	XS2558248055	XS2582348046	XS2634072024	CH1280994281	XS2711354915
Stock exchange listing	London	London	London	London	London	London, Zurich	London
Coupon payment frequency	Monthly	Monthly	Quarterly	Annual	Quarterly	Annual	Quarterly
			22		13		6
Coupon payment date	8 of Month	8 of Month	Feb/May/Aug/Nov	2 Feb	Mar/Jun/Sep/Dec	31 Aug	Feb/May/Aug/Nov
Coupon (rate if fixed, margin and reference rate if floating)	SONIA +0.32%	SONIA +0.42%	SONIA +0.65%	3.250%	SONIA +0.50%	1.870%	SONIA +0.50%
Margin payable under extended maturity period (%)	SONIA +0.32%	SONIA +0.42%	SONIA +0.65%	1m Euribor +0.24%	SONIA +0.50%	1.870%	SONIA +0.50%
Swap counterparty/ies	n/a	n/a	Lloyds Bank plc				
Swap notional denomination	n/a	n/a	GBP	GBP	GBP	GBP	GBP
Swap notional amount	n/a	n/a	1,000,000,000	879,120,879	1,250,000,000	394,631,386	1,000,000,000
Swap notional maturity	n/a	n/a	22 Nov 2027	2 Feb 2026	13 Jun 2028	31 Aug 2028	6 Nov 2027
LLP receive rate/margin	n/a	n/a	SONIA +0.65%	3.25%	SONIA +0.50%	1.87%	SONIA +0.50%
LLP pay rate/margin	n/a	n/a	SONIA +0.65%	SONIA +0.598%	SONIA +0.50%	SONIA +0.49%	SONIA +0.50%
Collateral posting amount	£-	£-	£-	£-	£-	£-	£-

Programme triggers

Programme triggers				
Event	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Reserve Fund trigger	Loss of required rating by the Issuer	Short term: - / <p-1 +="" -<="" <f1="" td=""><td>Yes</td><td>Requirement to establish and maintain the Reserve Fund and to trap any Available Revenue Receipts (in accordance with the relevant waterfall), as necessary, to fund the Reserve Fund to the Reserve Fund Required Amount.</td></p-1>	Yes	Requirement to establish and maintain the Reserve Fund and to trap any Available Revenue Receipts (in accordance with the relevant waterfall), as necessary, to fund the Reserve Fund to the Reserve Fund Required Amount.
Account Bank rating trigger	Loss of required rating by the Account Bank	Short term: -/ <p-1 -<="" <f1="" td=""><td>No</td><td>Termination event pursuant to the Bank Account Agreement, unless downgrade remedied in accordance with the terms of the Bank Account Agreement. Additionally, all instructions to debit the accounts of Borrowers that are subject to direct debit bank mandates are to be routed via a suitably rated bank.</td></p-1>	No	Termination event pursuant to the Bank Account Agreement, unless downgrade remedied in accordance with the terms of the Bank Account Agreement. Additionally, all instructions to debit the accounts of Borrowers that are subject to direct debit bank mandates are to be routed via a suitably rated bank.
Interest Rate Swap Provider rating trigger	Loss of required rating by the Interest Rate Swap Provider	Short term: -/ <p-1 -<br="" <f1="">Long term: -/<a2 -<="" <a="" td=""><td></td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.</td></a2></p-1>		Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Pre-Maturity Liquidity Test (applies to Hard Bullet Covered Bonds only)	Loss of required rating by the Issuer	Short term: -/ <p-1 -<br="" <f1="">Long term: -/<a2 -="" -<="" td=""><td>No</td><td>Requirement to fund the Pre-Maturity Liquidity Ledger to the Required Redemption Amount and, if necessary, the sale of Selected Loans.</td></a2></p-1>	No	Requirement to fund the Pre-Maturity Liquidity Ledger to the Required Redemption Amount and, if necessary, the sale of Selected Loans.
Covered Bond Swap Provider rating trigger (Series 2010-4 to 2012-19)	Loss of required rating by the relevant Covered Bond Swap Provider	Short term: -/ <p-1 -<br="" <f1="">Long term: -/<a2 -<="" <a="" td=""><td></td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.</td></a2></p-1>		Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Covered Bond Swap Provider rating trigger (Series 2015-5 to 2020-1)	Loss of required rating by the relevant Covered Bond Swap Provider	Short term: -/-/ <f1 -="" -<="" <a="" <a3="" <a3(cr)="" assessment:="" counterparty="" long="" risk="" td="" term:=""><td></td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.</td></f1>		Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Customer Files and Title Deeds	Loss of required rating by the Servicer	Short term: -/ <p-2 -<="" <f2="" td=""><td>No</td><td>The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds are identified as distinct from the Customer Files and Title Deeds of other properties or mortgages which do not form part of the Portfolio.</td></p-2>	No	The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds are identified as distinct from the Customer Files and Title Deeds of other properties or mortgages which do not form part of the Portfolio.
Set-off risk protection trigger	Loss of required rating by the Issuer	Long term: -/ <a2 -<="" <a-="" td=""><td>No</td><td>The sizing of the set-off risk protection in the Asset Coverage Test shall be increased from zero to 0.6% (or such other amount as may be set from time to time, subject to the Issuer obtaining a Rating Agency Confirmation and notifying the Security Trustee).</td></a2>	No	The sizing of the set-off risk protection in the Asset Coverage Test shall be increased from zero to 0.6% (or such other amount as may be set from time to time, subject to the Issuer obtaining a Rating Agency Confirmation and notifying the Security Trustee).
Perfection preparation trigger	Loss of required rating by the Seller	Long term: -/ <baa1 -<="" <bbb+="" td=""><td>No</td><td>The Seller shall deliver to the LLP, the Security Trustee and the Rating Agencies, within 25 London Business Days, a draft letter of notice to the Borrowers of the sale and purchase of the loans.</td></baa1>	No	The Seller shall deliver to the LLP, the Security Trustee and the Rating Agencies, within 25 London Business Days, a draft letter of notice to the Borrowers of the sale and purchase of the loans.
Perfection trigger	Loss of required rating by the Seller	Long term: -/ <baa3 -<="" <bbb-="" td=""><td>No</td><td>Legal title to the Loans and their Related Security will be transferred to the LLP.</td></baa3>	No	Legal title to the Loans and their Related Security will be transferred to the LLP.
Cash Manager verification trigger	Loss of required rating by the Cash Manager	Long term: -/ <baa3 -<="" <bbb-="" td=""><td>No</td><td>The Asset Monitor will be required to report on the arithmetic accuracy of the Cash Manager's calculations more frequently.</td></baa3>	No	The Asset Monitor will be required to report on the arithmetic accuracy of the Cash Manager's calculations more frequently.
Servicer trigger	Loss of required rating by the Servicer	Long term: -/ <baa3 -<="" <bbb-="" td=""><td>No</td><td>The Servicer will use reasonable endeavours to enter into, within 60 days, a new or master servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.</td></baa3>	No	The Servicer will use reasonable endeavours to enter into, within 60 days, a new or master servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.

Non-rating triggers			
Event	Summary of Event	Trigger breached (yes/no)	Consequence of a trigger breach
Asset Coverage Test	On a calculation date, the adjusted aggregate loan amount is less than the sterling equivalent of the principal amount outstanding of covered bonds.	No	Breach of Asset Coverage Test not remedied on the next calculation date will result in the issuance of an Asset Coverage Test Breach Notice and if not rectified by the third calculation date after the issuance of the notice an Issuer Event of Default will occur.
Interest Rate Shortfall Test	The amount of revenue that the LLP expects to receive in the next calculation period is insufficient to cover the interest amounts due under the Intercompany Loan Agreement, the amounts due to the Covered Bond Swap Provider(s) and other senior expenses ranking in priority thereto.	No	Standard variable rate and other discretionary rates and/or margins may be increased.
Issuer Event of Default	Any of the conditions, events or acts provided in Condition 9.1 of the Terms and Conditions of the Covered Bonds (Issuer Events of Default) occur.	No	Covered bonds will become immediately due and payable against the Issuer and a Notice to Pay will be served on the LLP. The LLP will then be required to make payments of Guaranteed Amounts in accordance with the terms of the Covered Bond Guarantee.
Yield Shortfall Test	Following an Issuer Event of Default, the loans must yield SONIA Spot Rate plus 0.30%.	No	Standard variable rate and other discretionary rates and/or margins may be increased.
Amortisation Test	On a calculation date, following a Notice to Pay, the Amortisation Test Aggregate Loan Amount is less than the sterling equivalent of the principal amount outstanding of covered bonds.	No	LLP Event of Default will occur.
LLP Event of Default	Any of the conditions, events or acts provided in Condition 9.2 of the Terms and Conditions of the Covered Bonds (LLP Events of Default) occur.	No	Covered Bonds will become immediately due and payable against the LLP, as well as the Issuer. Security becomes enforceable.

Glossary	
Term	Definition
Constant Pre-Payment Rate (CPR)	The annualised Constant Pre-Payment Rate based upon Monthly CPR. Monthly CPR is equal to the total unscheduled principal receipts, excluding the proceeds from loan repurchases by
	the Seller, received during the calculation period ended prior to a calculation date divided by the aggregate current balance of the loans comprised in the portfolio as at the start of the
	calculation period. The Monthly CPR is then annualised using the formula: 1-((1-Monthly CPR)^12).
Principal Payment Rate (PPR)	The annualised Principal Payment Rate based upon Monthly PPR. Monthly PPR is equal to the total scheduled and unscheduled principal receipts, including the proceeds from loan
	repurchases by the Seller, received during the calculation period ended prior to a calculation date divided by the aggregate current balance of the loans comprised in the portfolio as at the
	start of the calculation period. The Monthly PPR is then annualised using the formula: 1-((1-Monthly PPR)^12).
Amount (GBP)	The aggregate current balance of the loans including (without double counting) the initial advance, any further advance, any flexible drawing, capitalised expenses, capitalised arrears and
	capitalised interest less any prepayments, repayments or payments of the foregoing.
Mortgage Collections	All cash receipts on a mortgage account within the portfolio including monies paid by the Seller in respect of loans repurchased from the portfolio.
Non-indexed LTV	The aggregate current balance of the loans in a mortgage account divided by the latest valuation of the property, securing that mortgage account, held in the Seller's records at the end of
	the reporting period.
Seasoning	Seasoning is reported on an aggregated basis for each mortgage account. It is calculated using the origination date of the original loan in the mortgage account and ignores any subsequent
	loans on the mortgage account.
Remaining Term	The number of remaining months of the term of the mortgage account i.e. the loan with the longest dated maturity.
Indexed LTV	The aggregate current balance of the loans in a mortgage account divided by the Halifax Price Indexed Valuation of the property, securing that mortgage account, held in the Seller's
	records at the end of the reporting period.
Halifax Price Indexed Valuation	The latest valuation of the property, held in the Seller's records, increased or decreased, as appropriate, by the increase or decrease in the Halifax House Price Index since the date of that
	latest valuation. Indexation is applied quarterly to latest valuations, on a regional basis, in January, April, July and October of each year.
Indexed Valuation	(a) where the latest valuation of the property is equal to or greater than the Halifax Price Indexed Valuation, the Halifax Price Indexed Valuation; or
	(b) where the latest valuation of the property is less than the Halifax Price Indexed Valuation, the latest valuation plus 85% of the difference between the latest valuation and the Halifax
	Price Indexed Valuation.
Defaulted Loan	Any loan in the portfolio where the amount in arrears is equal to or greater than three times the current monthly payment.

#### Footnote

- (1) There are no minimum ratings for the Issuer, Seller or Cash Manager. However, there are certain event triggers linked to their ratings. Please refer to the Programme triggers table on page 8 for details.
- (2) For triggers relating to the swap provider(s) on the cover pool, the rating trigger disclosed is the next trigger point. There may be subsequent triggers and these are detailed in the relevant swap agreement.
- (3) Relates to the cover pool swap.
- (4) For full description, refer to the Prospectus.
- (5) A(a) is calculated as the lower of (i) the current balance of the loan and (ii) the indexed valuation relating to that loan multiplied by 0.75 for non-defaulted loans and 0.4 or 0.25 for defaulted loans with a current balance to indexed valuation ratio of <=75% or >75%, respectively.

  A(b) is calculated as the Asset Percentage multiplied by the lower of (i) the current balance of the loan, and (ii) the indexed valuation relating to that loan multiplied by 1 for non-defaulted loans and 0.4 or 0.25 for defaulted loans with a current balance to indexed valuation ratio of <=75% or >75%, respectively.
- (6) The GIC account balance has been adjusted to include cash from assets collected on the last day of the month and passed to the LLP on the first day of the following month.
- <sup>(7)</sup> The aggregate deposits total has been adjusted to account for the Financial Services Compensation Scheme limit.
- (8) The nominal level of overcollateralisation includes cash held on the principal ledger.
- <sup>(9)</sup> Not applicable for the cover pool which is a revolving pool.
- (10) Following the implementation of its new Covered Bonds Rating Criteria, Fitch Ratings no longer uses its D-Cap. At the time of this report, the replacement Payment Continuity Uplift (PCU) on the programme is 6.
- (11) Source: Moody's performance report dated 6 June 2024.
- (12) Based on the mortgage accounts' current primary product holding (rather than any historic product previously held). In addition to the primary product holding, an account may have other active product holdings which may or may not be the same as the primary product holding.
- (13) The margins are based on the appropriate index rate and, therefore, fixed rate loans are reported at the fixed rate, tracker rate loans versus Bank Base Rate (5.25%) and variable rate loans versus the Originators' relevant discretionary rates (7.25% or 8.74%).
- (14) The initial rate is considered to be the same as the current rate.
- (15) Effective 1 January 2020, Regions are NUTS1 classifications (Nomenclature of Units for Territorial Statistics).
- (16) Any 'Part-and-part' loans have been included in 'Interest-only'.
- <sup>(17)</sup> Data on second home loans only available in the Seller's reporting system used from February 2017.
- (18) The Seller does not currently retain these details in the reporting system used for the programme.
- (19) The date stated is the final maturity date applicable to the Issuer. However, the extended due for payment date applicable to the LLP is 12 months following this date.
- \*All bonds issued from the programme are 'soft bullet' maturities. If the Issuer (Lloyds Bank plc) fails to pay the Final Redemption Amount of the relevant Series of Covered Bonds on the Final Maturity Date (subject to the applicable grace period), then it will be in default on its obligation and the Bond Trustee would be expected to initiate proceedings against the Issuer. With regards to the bond, a Notice to Pay would be served on the LLP who is then required to make payments of Guaranteed Amounts. If the LLP has insufficient moneys available in accordance with the Guarantee Priority of Payments to pay in full the Final Redemption Amount of the relevant Series of Covered Bonds, then payment of any unpaid portion shall be automatically deferred for a period of 12 months (up to the Extended Due for Payment Date stated in the Final Terms).