Investor Report September 2024

DISCLAIMER: The document is provided to you for information purposes only. Nothing in this document constitutes an offer to sell or issue or a solicitation of an offer to buy securities in any jurisdiction where it is unlawful to do so, and nothing contained herein shall form the basis of any contract or commitment. This document reflects prevailing conditions and judgements as at today's date, all of which are subject to change or or amendment without notice and the delivery of such amended in this document is correct at any time abusequent to its date. Whilst teasonable care has been exercised in preparing this document and any views or information expresses or presented are based on sources believed to be accurate and reliable, no member of the Lloyds Banking Group makes any representation or warranty, express or implied, nor will bear responsibility or liability as to the fairness, accuracy, adequacy, completeness or correctness of such information. No member of Lloyds Banking Group accepts any liability whatsoever for any direct, indirect or consequential damages or losses arising from any use of this document or its contents or otherwise arising in connection therewith and none of such persons undertakes any obligation to update, correct or keep accurate any information necessary for an investment advice.



Administration

Name of issuer	Lloyds Bank plc			
Name of RCB programme	€60 bn Global Covered Bond			
Name, job title and contact details of person validating this form	Andrew Hyde Head of Securitisation andrew.hyde2@lloydsbanking.com			
Date of form submission	22 Oct 2024			
Start Date of reporting period	1 Sep 2024			
End Date of reporting period	30 Sep 2024			
Web links - prospectus, transaction documents, loan-level data	http://www.llovdebar	kinggroup com/inves	tors/fixed-income-investors/covered-hands html	

Counterparties, Ratings

	Counterparty/ies	Fi	tch	Mod	ody's	S&P		DBRS	
	• •	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)	£ 26,748,129,468 (3)								
Swap notional maturity/ies	n/a ⁽³⁾								
LLP receive rate/margin	5.75% ⁽³⁾								

Accounts, Ledgers

LLP pay rate/margin

Collateral posting amount(s) (GBP)

	Valu	e as of End	Value as of Start	
		of reporting	Date of reporting	Targeted Value
			period	raigeted value
Revenue receipts (please disclose all parts of waterfall)	pone	<u> </u>	polica	
Revenue Receipts (on the Loans)	£	95,107,711	n/a	n/a
Bank Interest	£	2,901,144	n/a	n/a
Excess amount released from Reserve Fund	£	2,963,266	n/a	n/a
Cash Capital Contribution from Members	£	166,080	n/a	n/a
Amounts received under the Interest Rate Swap	£	30,184,829	n/a	n/a
Available Revenue Receipts	£	131,323,030	n/a	n/a
Senior fees (including Cash Manager & Servicer)	£	2,030,671	n/a	n/a
Amounts due under cover pool swap	£	-	n/a	n/a
Amounts due under Intercompany Loan	£	79,150,520	n/a	n/a
Amounts added to Reserve Fund	£	-	n/a	n/a
Deferred Consideration	£	50,141,839	n/a	n/a
Members' profit	£	-	n/a	n/a
Total distributed	£	131,323,030	n/a	n/a
Principal receipts (please disclose all parts of waterfall)				
Principal Receipts (on the Loans)	£	362,169,169	n/a	n/a
Any other amount standing to credit Principal Ledger	£	-	n/a	n/a
Cash Capital Contribution from Members	£	137,000	n/a	n/a
Available Principal Receipts	£	362,306,169	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	£	362,306,169	n/a	n/a
Total distributed	£	362,306,169	n/a	n/a
Reserve ledger	£	251,939,189	£ 262,833,627	£ 248,975,923
Revenue ledger	£	98,174,935	£ 102,865,807	n/a
Principal ledger	£	362,306,169	£ 399,718,719	n/a
Pre-maturity liquidity ledger	£	-	£ -	£ -

Asset Coverage Test

Asset Coverage Test	Value	Description
	value	Description
A	£ 24,279,319,239	Adjusted current balance
В	£ 362,169,169	Principal collections not yet applied
	2	Qualifying additional
<u>C</u> D	£ -	collateral Substitute assets
D	L -	Proceeds of sold
E	£ -	mortgage loans
V	n/a	Set-off offset loans
W	n/a	Personal secured loans
X		Flexible draw capacity
Y	£ -	Set-off
Z	£ 564,787,818	
Total	£ 24,076,700,590	
Method used for calculating component 'A'	A(b)	(5)
Asset percentage (%)	92.0%	
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)	£ 7,251,103,376	
Credit support as derived from ACT (%)	43.10%	
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)	£ 16,825,597,214	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at current spot rate)	£ 16,601,652,706	
Cover pool balance (GBP)	£ 26,507,810,971	
GIC account balance (GBP)	£ 712,420,293	(6)
Any additional collateral (please specify)	None	
Any additional collateral (GBP)	£ -	
Aggregate balance of off-set mortgages (GBP)	£ -	(7)
Aggregate deposits attaching to the cover pool (GBP)	£ 175,330,365	(1)
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£ -	
Nominal level of overcollateralisation (GBP)	£ 9,682,213,757	At spot
Nominal level of overcollateralisation (%)	57.54%	
Number of loans in cover pool	246,573	
Average loan balance (GBP)	£ 107,505	
Weighted average non-indexed LTV (%)	61.29%	
Weighted average indexed LTV (%)	46.72%	
Weighted average seasoning (months)	112.47	
Weighted average remaining term (months)	196.53	
Weighted average interest rate (%)	4.48%	
Standard Variable Rate(s) (%)	7% & 8.49%	
Constant Pre-Payment Rate (%, current month)	11.10%	
Constant Pre-Payment Rate (%, quarterly average)	11.72%	
Principal Payment Rate (%, current month)	15.04% 16.53%	
Principal Payment Rate (%, quarterly average)		(9)
Constant Default Rate (%, current month)	n/a	
Constant Default Rate (%, quarterly average)	n/a	(10)
Fitch Discontinuity Cap	n/a	
Moody's Timely Payment Indicator	Probable	
Moody's Collateral Score (%)	4.2%	(11)

Mortgage collections

Mortgage collections (scheduled - interest)	£ 95,107,711
Mortgage collections (scheduled - principal)	£ 100,157,721
Mortgage collections (unscheduled - interest)	£ -
Mortgage collections (unscheduled - principal)	£262.011.448.02

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	2,863	1.16%	203,304,800	0.77%
Loans bought back by seller(s)	8	0.00%	1,425,777	0.01%
of which are non-performing loans	8	0.00%	1,425,777	0.01%
of which have breached R&Ws	0	0.00%	0	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	151,764	61.55%	19,399,609,976	73.18%	3.57%	26.26	3.57%	0.00%	3.57%	
Fixed at origination, reverting to tracker	2	0.00%	353,056	0.00%	5.58%	13.00	5.58%	-	0	
Fixed for life	616	0.25%	10,366,310	0.04%	3.09%		3.09%	-	3.09%	į.
Tracker at origination, reverting to SVR	996	0.40%	169,080,143	0.64%	0	18	0	-	0	
Tracker for life	14,109	5.72%	1,278,838,199	4.82%	5.68%		0.68%	-	5.68%	
SVR, including discount to SVR	79,086	32.07%	5,649,563,287	21.31%	7.32%		-0.02%	-	7.32%	į.
Total	246,573	100.00%	26,507,810,971	100.00%	4.48%		•		4.48%	

Stratifications

Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	238,454	96.71%	25,553,631,384	96.40%
0-1 month in arrears	2,304	0.93%	220,876,971	0.83%
1-2 months in arrears	1,445	0.59%	159,079,098	0.60%
2-3 months in arrears	965	0.39%	115,274,864	0.43%
3-6 months in arrears	1,336	0.54%	172,261,584	0.65%
6-12 months in arrears	1,034	0.42%	142,228,546	0.54%
12+ months in arrears	1,035	0.42%	144,458,524	0.54%
Total	246.573	100.00%	26.507.810.971	100.00%

Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	138,885	56.33%	8,071,038,353	30.45%
50-55%	12,098	4.91%	1,606,757,520	6.06%
55-60%	12,287	4.98%	1,748,787,438	6.60%
60-65%	12,259	4.97%	1,879,382,065	7.09%
65-70%	13,088	5.31%	2,198,948,339	8.30%
70-75%	13,680	5.55%	2,422,465,245	9.14%
75-80%	14,722	5.97%	2,826,175,311	10.66%
80-85%	11,442	4.64%	2,287,049,772	8.63%
85-90%	8,815	3.58%	1,755,141,000	6.62%
90-95%	4,382	1.78%	802,627,984	3.03%
95-100%	2,442	0.99%	449,787,103	1.70%
100-105%	1,013	0.41%	187,152,066	0.71%
105-110%	504	0.20%	94,314,293	0.36%
110-125%	605	0.25%	115,896,043	0.44%
125%+	351	0.14%	62,288,440	0.23%
Total	246,573	100.00%	26,507,810,971	100.00%

Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	186,020	75.44%	14,557,471,256	54.92%
50-55%	13,282	5.39%	2,272,129,918	8.57%
55-60%	12,463	5.05%	2,219,363,799	8.37%
60-65%	10,764	4.37%	2,005,959,459	7.57%
65-70%	8,427	3.42%	1,743,808,781	6.58%
70-75%	5,382	2.18%	1,243,684,412	4.69%
75-80%	3,577	1.45%	832,057,278	3.14%
80-85%	3,892	1.58%	954,500,525	3.60%
85-90%	2,661	1.08%	652,397,322	2.46%
90-95%	92	0.04%	22,954,254	0.09%
95-100%	8	0.00%	2,351,114	0.01%
100-105%	2	0.00%	490,978	0.00%
105-110%	0	0.00%		0.00%
110-125%	0	0.00%		0.00%
125%+	3	0.00%	641,875	0.00%
Total	246,573	100.00%	26,507,810,971	100.00%

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	9,727	3.94%	21,791,065	0.08%
5,000-10,000	9,093	3.69%	68,426,034	0.26%
10,000-25,000	27,725	11.24%	485,720,423	1.83%
25,000-50,000	41,509	16.83%	1,537,367,129	5.80%
50,000-75,000	33,352	13.53%	2,068,413,946	7.80%
75,000-100,000	27,330	11.08%	2,382,027,927	8.99%
100,000-150,000	40,108	16.27%	4,938,574,122	18.63%
150,000-200,000	23,100	9.37%	3,988,897,303	15.05%
200,000-250,000	13,098	5.31%	2,917,917,356	11.01%
250,000-300,000	7,538	3.06%	2,054,094,864	7.75%
300,000-350,000	4,520	1.83%	1,460,760,304	5.51%
350,000-400,000	2,982	1.21%	1,111,542,928	4.19%
400,000-450,000	1,918	0.78%	811,664,068	3.06%
450,000-500,000	1,377	0.56%	652,583,710	2.46%
500,000-600,000	1,627	0.66%	884,298,287	3.34%
600,000-700,000	857	0.35%	553,685,110	2.09%
700,000-800,000	400	0.16%	296,982,432	1.12%
800,000-900,000	203	0.08%	171,044,157	0.65%
900,000-1,000,000	109	0.04%	102,019,807	0.38%
1,000,000 +	0	0.00%		0.00%
Total	246,573	100.00%	26,507,810,971	100.00%

Regional distribution	Number	% of total number	Amount (GBP)	% of total amount	(15)
East Midlands	20,292	8.23%	1,699,093,303	6.41%	Į.
East of England	20,508	8.32%	2,628,497,667	9.92%	1
London	20,418	8.28%	3,972,811,721	14.99%	į.
North East	14,152	5.74%	929,523,392	3.51%	į.
North West	26,657	10.81%	2,123,655,653	8.01%	į.
Scotland	21,167	8.58%	2,533,996,095	9.56%	Į.
South East	31,958	12.96%	4,654,300,168	17.56%	J.
South West	26,455	10.73%	2,759,694,841	10.41%	J
Wales	16,003	6.49%	1,176,388,171	4.44%	J
West Midlands	29,741	12.06%	2,501,973,685	9.44%	J
Yorkshire And The Humber	18,904	7.67%	1,450,747,526	5.47%	J.
Unknown	318	0.13%		0.29%	
Total	246,573	100.00%	26,507,810,971	100.00%]

Danayment type	Number	% of total number	Amount (GBP)	% of total amount
Repayment type				% of total amount 74.23%
Capital repayment	201,801	81.84%	19,675,619,118	
Part-and-part	44,772	0.00%	0.000.404.054	0.00% 25.77%
Interest-only Offset		18.16%	6,832,191,854	0.00%
Total	246,573	0.00% 100.00%	26,507,810,971	100.00%
Total	240,373	100.00 /6	20,307,610,971	100.00 /6
Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	427	0.17%	80,214,752	0.30%
12-24 months	15,415	6.25%	3,100,976,121	11.70%
24-36 months	6,463	2.62%	1,193,814,426	4.50%
36-48 months	24,121	9.78%	4,386,948,414	16.55%
48-60 months	14,219	5.77%	1,905,156,522	7.19%
60-72 months	17,529	7.11%	2,199,762,291	8.30%
72-84 months	10.846	4.40%	1.165.157.116	4.40%
84-96 months	7,866	3.19%	714,411,130	2.70%
96-108 months	6,969	2.83%	609,495,508	2.30%
108-120 months	6,498	2.64%	538,484,342	2.03%
120-150 months	17,493	7.09%	1,297,421,411	4.89%
150-180 months	13,820	5.60%	932,330,788	3.52%
180+ months	104,907	42.55%	8,383,638,151	31.63%
Total	246,573	100.00%	26,507,810,971	100.00%
	,,		-,,,,	
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	152,382	61.80%	19,410,329,342	73.22%
SVR	79,086	32.07%	5,649,563,287	21.31%
Tracker	15,105	6.13%	1,447,918,342	5.46%
Other (please specify)	0	0.00%		0.00%
Total	246,573	100.00%	26,507,810,971	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	240,086	97.37%	25,835,465,786	97.46%
Buy-to-let	0	0.00%	-	0.00%
Second home	6,487	2.63%	672,345,185	2.54%
Total	246,573	100.00%	26,507,810,971	100.00%
_		ı		
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified				
Fast-track				
Self-certified				
Total	0		-	
la		0/ // /	4 (000)	0/ // /
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	24,528	9.95%	1,347,385,130	5.08%
30-60 months	37,541	15.23%	2,248,169,208	8.48%
60-120 months	67,721	27.46%	5,526,860,755	20.85%
120-180 months	37,683	15.28%	3,749,444,112	14.14% 14.20%
180-240 months	27,986	11.35%	3,765,090,214	
240-300 months 300-360 months	21,413 15,311	8.68% 6.21%	3,730,318,059	14.07% 11.65%
360+ months		5.84%	3,088,228,443 3,052,315,051	11.51%
Total	14,390 246,573	100.00%	26,507,810,971	100.00%
Total	240,573	100.00 /6	20,007,010,971	100.00 /6
Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed Employed	Number	70 OI LOLAI HUHIDEI	AIIIUUIII (GBP)	70 OI LOLAI AITIOUITL
Self-employed				
Unemployed				
Retired				
Guarantor				
Other				
Total	0			

Covered Bonds Outstanding, Associated Derivatives											
Series	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	Series 2012-17
Issue date	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	26 Apr 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	GBP	EUR	EUR	EUR	GBP	EUR	EUR	NOK	GBP	EUR
Amount at issuance	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	40,000,000
Amount outstanding	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	40,000,000
FX swap rate (rate:£1)	1.1786	1.0000	1.1431	1.1469	1.1993	1.0000	1.1998	1.2003	9.0483	1.0000	1.2222
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	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	26 Apr 2025
Legal final maturity date	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	26 Apr 2025 (1)
ISIN	XS0577346553	XS0589945459	n/a	n/a	n/a	XS0737747211	n/a	n/a	XS0762210739	XS0765619407	n/a
Stock exchange listing	London	London	n/a	n/a	n/a	London	n/a	n/a	London	London	n/a
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	13 Jan	8 Feb	1 Sep	13 Oct	1 Feb	7 Mar	7 Jun	22 Mar	23 Mar	30 Mar	26 Apr
Coupon (rate if fixed, margin and reference rate if floating)	4.905%	6.000%	4.345%	4.195%	4.240%	5.125%	4.400%	4.015%	5.225%	4.875%	3.521%
Margin payable under extended maturity period (%)	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%	1m Euribor +1.20%
Swap counterparty/ies	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	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	32,728,000
Swap notional maturity	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	26 Apr 2025
LLP receive rate/margin	4.905%	6.000%	4.345%	4.195%	4.240%	5.125%	4.400%	4.015%	5.225%	4.875%	3.521%
LLP pay rate/margin	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%	SONIA + 1.631%
Collateral posting amount	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Series	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	Series 2021-2
Issue date	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	9 Aug 2021
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 / -					/ taa / / / ta a t /	/taa/ ///////
Denomination	EUR				/\da/ //\\\/	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
		EUR	EUR	EUR	EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR	Aaa / - / AAA / - EUR		
Amount at issuance	56,000,000	122,000,000	EUR 170,000,000	EUR 55,000,000						Aaa / - / AAA / -	Aaa / - / AAA / -
Amount at issuance Amount outstanding					EUR	EUR	EUR	EUR	EUR	Aaa / - / AAA / - GBP	Aaa / - / AAA / - GBP
	56,000,000	122,000,000	170,000,000	55,000,000	EUR 50,000,000	EUR 50,000,000	EUR 1,000,000,000	EUR 1,000,000,000	EUR 750,000,000	Aaa / - / AAA / - GBP 1,750,000,000	Aaa / - / AAA / - GBP 1,750,000,000
Amount outstanding	56,000,000 56,000,000	122,000,000 104,247,665	170,000,000 170,000,000	55,000,000 55,000,000	EUR 50,000,000 50,000,000	EUR 50,000,000 50,000,000	EUR 1,000,000,000 1,000,000,000	EUR 1,000,000,000 1,000,000,000	EUR 750,000,000 750,000,000	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000
Amount outstanding FX swap rate (rate:£1)	56,000,000 56,000,000 1.2319	122,000,000 104,247,665 1.2382	170,000,000 170,000,000 1.3312	55,000,000 55,000,000 1.3096	50,000,000 50,000,000 1.3158	50,000,000 50,000,000 1.3175	EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025	EUR 1,000,000,000 1,000,000,000 1.1230	EUR 750,000,000 750,000,000 1.1278	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000
Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through)	56,000,000 56,000,000 1.2319 Soft bullet	122,000,000 104,247,665 1.2382 Soft bullet	170,000,000 170,000,000 1.3312 Soft bullet	55,000,000 55,000,000 1.3096 Soft bullet	50,000,000 50,000,000 1.3158 Soft bullet	50,000,000 50,000,000 1.3175 Soft bullet	EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet	EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet	FUR 750,000,000 750,000,000 1.1278 Soft bullet	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet
Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036	55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036	50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031	EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025	EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet 8 Aug 2026	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028
Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date	56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036	55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036	50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036	50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031	EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025	EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet 8 Aug 2026 8 Aug 2026	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028
Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN	56,000,000 56,000,000 1.2319 Soft bullet 10 May 2027 10 May 2027	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565	55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566	EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502	EUR 1,000,000,000 1,000,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694	Aaa/-/AAA/- GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777
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	56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a Annual	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a n/a	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London	55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual	EUR 1,000,000,000 1,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London	EUR 1,000,000,000 1,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1.0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London	Aaa/-/AAA/- GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London
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	56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a Annual	170,000,000 170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London	55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London	EUR 1,000,000,000 1,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual	EUR 1,000,000,000 1,000,000 1,10230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125%	Aaa / - / AAA / GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month SONIA +0.25%	Aaa/-/AAA/- GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London Monthly
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	56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 n/a n/a Annual	122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a n/a Annual 11 Jun 2.785%	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 X\$1347734565 London Annual 22 Jan	55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual	EUR 1,000,000,000 1,000,000,000 1,1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS1795392502 London Annual 26 Mar	EUR 1,000,000,000 1,000,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London Monthly 8 of Month
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)	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%	122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 n/a n/a Annual 11 Jun 2.785%	170,000,000 170,000,000 1.3312 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 1.625%	55,000,000 55,000,000 1.3096 Soft bullet 25 Jan 2036 25 Jan 2036 XS1350035900 London Annual 25 Jan 1.663%	EUR 50,000,000 50,000,000 1.3158 Soft bulle 28 Jan 2036 28 Jan 2036 XS1350853831 London Annual 28 Jan 1.658%	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb	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%	EUR 1,000,000,000 1,000,000 1,000,000 0 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0.125%	EUR 750,000,000 750,000,000 1.1278 Soft bullet 23 Sep 2029 23 Sep 2029 XS2054600718 London Annual 23 Sep 0.125%	Aaa / - / AAA / GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month SONIA +0.25%	Aaa/-/AAA/- GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London Monthly 8 of Month SONIA +0.32%
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 (%)	56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 10 May 1027 10/4 10/4 Annual 10 May 3,530% 1m Euribor +1,20% Lloyds Bank plc	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 12 Jun 2025 13 Jun 2025 14 Lloyds Bank pto GBP	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	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	EUR 50,000,000 50,000,000 1,3158 Soft bullet 28 Jan 2036 28 Jan 2036 X\$1350853831 London Annual 28 Jan 1,558% 1m Euribor +0.225% Lloyds Bank pto GBP	EUR 50,000,000 50,000,000 1,3175 Soft bullet 1 Feb 2031 1 Feb 2031 X\$1354465566 London Annual 1 Feb 1,350% 1m Euribor +0,20% Lloyds Bank plo GBP	EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS179539250 London Annual 26 Mar 0.625% 1m Euribor +0.01% Lloyds Bank plc	EUR 1,000,000,000 1,000,000 0,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun Euribor +0.17% Lloyds Bank pic GBP	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	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,750,000,000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 Monthly 8 of Month SONIA +0.25% SONIA +0.25%	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,750,000,000 Soft bullet 8 Aug 2028 8 Aug 2028 1 XS2367214777 London Monthly 8 of Month SONIA +0.32% SONIA +0.32%
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 counterpartyries	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% 1m Euribor +1.20% Lloyds Bank plc	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	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	55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 Z5 Jan 2036 X51350035900 London Annual 25 Jan 1,663% In Euribor +0.225% Lloyds Bank plc	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 X\$1350853831 London Annual 28 Jan 1.658% II m Euribor +0.225% Lloyds Bank plc	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350% Im Euribor +0.20% Lloyds Bank plc	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	EUR 1,000,000,000 1,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0.125% 1m Euribor +0.17% Lloyds Bank plc	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	Aaa / - / AAA / GBP / GBP / Ty50,000,000 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month SONIA +0.25% SONIA +0.25% n/a	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 1 XS2367214777 London Monthly 8 of Month SONIA +0.32% SONIA +0.32%
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 fate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination	56,000,000 56,000,000 1,2319 Soft bullet 10 May 2027 10 May 2027 10 May 1027 10/4 10/4 Annual 10 May 3,530% 1m Euribor +1,20% Lloyds Bank plc	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 12 Jun 2025 12 Jun 2025 13 Jun 2025 14 Jun 2025 15 Jun 2025 16 Jun 2025 16 Jun 2025 17 Jun 2025 17 Jun 2025 18 Jun 2025	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	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	EUR 50,000,000 50,000,000 1,3158 Soft bullet 28 Jan 2036 28 Jan 2036 X\$1350853831 London Annual 28 Jan 1,558% 1m Euribor +0.225% Lloyds Bank pto GBP	EUR 50,000,000 50,000,000 1,3175 Soft bullet 1 Feb 2031 1 Feb 2031 X\$1354465566 London Annual 1 Feb 1,350% 1m Euribor +0,20% Lloyds Bank plo GBP	EUR 1,000,000,000 1,000,000,000 1.1299 Soft bullet 26 Mar 2025 26 Mar 2025 XS179539250 London Annual 26 Mar 0.625% 1m Euribor +0.01% Lloyds Bank plc	EUR 1,000,000,000 1,000,000 0,000 1,1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun Euribor +0.17% Lloyds Bank pic GBP	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	Aaa / - / AAA / GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2026 8 Aug 2026 XS2367214694 London Monthly 8 of Month SONIA +0.25% SONIA +0.25% N/a n/a	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London Monthly 8 of Month SONIA +0.32% SONIA +0.32% n/a
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 counterpart/ries Swap notional denomination Swap notional amount	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% 1m Euribor +1,20% Lloyds Bank plc GBP 45,458,000	122,000,000 104,247,665 1,2382 Soft bullet 11 Jun 2025 11 Jun 2025 12 Annual Annual 11 Jun 2,785% 1m Euribor +0,94% Lloyds Bank plc BP 98,527,200	170,000,000 170,000,000 170,000,000 1,33112 Soft bullet 22 Jan 2036 22 Jan 2036 XS1347734565 London Annual 22 Jan 16.65% Im Euribor +0.235% Lloyds Bank plc GBP 127,700,000	55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 Z5 Jan 2036 X\$1350035900 London Annual 25 Jan 1,663% Im Euribor +0,225% Lloyds Bank plc G GBB 42,000,000	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 X\$1350853831 London Annual 28 Jan 1.658% 1m Euribor +0.225% Lloyds Bank plc GBP 38,000,000	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 GBP 37,970,000	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 GBP 885,000,000	EUR 1,000,000,000 1,000,000 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 890,471,000	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 plc GBP 665,011,527	Aaa / - / AAA / - GBP	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 XS2367214777 London Monthly 8 of Month SONIA +0.32% SONIA +0.32% n/a n/a
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 Swap notional amount Swap notional maturity	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% 1m Euribor +1.20% Lloyds Bank plc GBP 45,458,000	122,000,000 104,247,665 1.2382 Soft bullet 11 Jun 2025 11 Jun 2025 11/4 AAA Annual 11 Jun 2025	170,000,000 170,000,000 170,000,000 1,33112 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	55,000,000 55,000,000 1,3096 Soft bullet 25 Jan 2036 Z5 Jan 2036 X51350035900 London Annual 25 Jan 1,663% Im Euribor +0.225% Lloyds Bank plc GBP 42,000,000 25 Jan 2036	EUR 50,000,000 50,000,000 1.3158 Soft bullet 28 Jan 2036 28 Jan 2036 X\$1350853831 London Annual 28 Jan 1.658% Lloyds Bank plc GBP 38,000,000 28 Jan 2036	EUR 50,000,000 50,000,000 1.3175 Soft bullet 1 Feb 2031 1 Feb 2031 XS1354465566 London Annual 1 Feb 1.350% Lloyds Bank plc GBP 37,970,000 1 Feb 2031	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 GBP 885,000,000 26 Mar 2025	EUR 1,000,000,000 1,000,000 1.1230 Soft bullet 18 Jun 2026 18 Jun 2026 XS2013525501 London Annual 18 Jun 0.125% Lloyds Bank pic GBP 890,471,000 18 Jun 2026	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 23 Sep 2029	Aaa / - / AAA /- GBP 1,750,000,000 1,750,000,000 1,0000 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% n/a n/a n/a	Aaa / - / AAA / - GBP 1,750,000,000 1,750,000,000 1,0000 Soft bullet 8 Aug 2028 8 Aug 2028 1 XS2367214777 London Monthly 8 of Month SONIA +0.32% SONIA +0.32% In/a n/a n/a

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

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 -="" -<="" <a="" <a2="" <f1="" long="" td="" term:=""><td>No</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></p-1>	No	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>No</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>	No	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>No</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>	No	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</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
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.

LLP Event of Default

Lloyds Bank plc €60 billion Global Covered Bond Programme

No

Covered Bonds will become immediately due and payable against the LLP, as

well as the Issuer. Security becomes enforceable.

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

ossarv	

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
Constant 1 16-1 ayment Nate (OF IV)	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
TOT INCOME ET	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
Coasoning	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
ilidexed LTV	
	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.

Footnotes

- (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.
- (7) 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.
- (9) 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 30 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%) and variable rate loans versus the Originators' relevant discretionary rates (7% or 8.49%).
- (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'.
- (17) 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).