

## COMMERCIAL BANKING

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## SUPPORTING UK BUSINESSES

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### Our Credentials (February 2019)

Group will continue to Help Britain Prosper whilst delivering strong and sustainable returns.

**1,000,000+**

Businesses served by Lloyds Banking Group ranging from start-ups and SMEs to global corporations nationwide.

**£8.1bn**

Lloyds Banking Group underlying profit for 2018.

Lloyds Bank has been dedicated to the customers, businesses and communities of Britain for over 250 years. We are a simple, low-risk, UK-focused bank, that fully recognises the importance of Commercial Banking in supporting the UK economy.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Lloyds Bank. More information on Lloyds Banking Group can be found at [lloydsbankinggroup.com](http://lloydsbankinggroup.com). The Group has a strong nationwide presence; it has the largest network of branches in the UK and serves over 27 million customers.

Unless otherwise stated, the information provided here is as reported in the Group's 2018 full year results.

### Best Bank for Customers

Lloyds Banking Group was awarded 'Business Bank of the Year' at the FDs' Excellence Awards for the 14th consecutive year; scoring highest against peers across all three assessment criteria; service, relationship managers and value for money.



### BUSINESS BANK OF THE YEAR

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2005 – 2018

Lloyds Banking Group was named Bank of the Year in the FDs' Excellence Awards 2005 – 2018 supported by Real Business.

For more information visit [lloydsbank.com/bankoftheyear](http://lloydsbank.com/bankoftheyear)



**LLOYDS BANK**

## Figures at a glance

### Financial Strength

The Group has continued to decrease risk. This is reflected in our robust capital metrics, strong liquidity position and significantly de-risked lending portfolio.

- Our Group loan to deposit ratio now stands at 107% compared to over 154% in 2010, with the significant improvement in this measure as a result of the growth in customer deposits and the reduction in our overall wholesale funding requirement and non-core assets.
- Our Group customer deposits now stand at £416 billion.
- Our balance sheet position remains among the strongest of our major banking peers worldwide – a Common Equity Tier 1 ratio of 13.9%. This positions us well against the backdrop of evolving regulatory requirements for capital and leverage.
- Group total net income was at £17.8bn for 2018.

### Helping Britain Prosper

The Group has a clear purpose to Helping Britain Prosper and has set out a number of pledges that underpin this commitment and form part of the Group's Helping Britain Prosper Plan. As part of that plan, we committed to the following:

- To increase our net lending to start-ups, SMEs and mid-market businesses by a cumulative £6bn in the three years to 2020. In the first year, we surpassed our target for 2018 by increasing our net lending by £3bn.
- In 2018 we provided financial support to the manufacturing sector totalling more than £1.5bn, beating our target for the year by more than 50%.
- In November 2018, we announced that we would be investing a further £5 million to fund the sponsorship of the Advanced Manufacturing Training Centre (AMTC), doubling our original commitment and bringing total funding to £10 million over 10 years.
- As part of support for the AMTC, we committed to training 250 apprentices, graduates and engineers in 2018 and surpassed this with 354 trained during the year.
- Lloyds Banking Group wants to help Britain's entrepreneurs fulfil their dreams and launch their own business and in 2018 we helped over 120,000 start ups, beating our target of 100,000 for the year.
- In 2019, the Group has committed to lending up to £18 billion to businesses as part of our continued support for the UK economy, providing our customers with financial support and expert guidance to navigate the challenges they may face.

### Share Price Movement

#### January 2012 – December 2018



Share price information available at [www.lloydsbankinggroup.com/investors/share-price-info](http://www.lloydsbankinggroup.com/investors/share-price-info)

### Strongly Capitalised Bank

	Common Equity Tier 1* (%)	Total Capital Ratio %
Lloyds Banking Group PLC	13.9%	23.1%

\* Common Equity Tier 1 is a key capital ratio used by regulators and the market, to assess a bank's capital strength.

### Credit Rating

(as at February 2019)

#### Lloyds Bank plc

Agency	Long Term	Short Term
Moody's	Aa3	P-1
Fitch	A+	F1
Standard and Poor's	A+	A-1

### Credit Default Swap Spread\*\*\*

#### January 2012 – December 2018



Source Bloomberg 31/12/2018

\*\*\* Credit Default Swap Spread in Euros. A credit default swap is a type of credit derivative. It is an arrangement whereby the credit risk of an asset is transferred from the buyer to the seller of protection. The entity selling protection receives premium or interest-related payments in return for contracting to make payments to the protection buyer upon a defined credit event (e.g. bankruptcy or downgrades by a rating agency).

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**Important information**

Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

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