

## COMMERCIAL BANKING

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# SUPPORTING UK BUSINESSES

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## Our Credentials (November 2023)

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

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

Lloyds Bank has been dedicated to the customers, businesses and communities of Britain for over 250 years. We are a customer focused, sustainable, efficient and low risk UK financial services leader with the clear purpose of Helping Britain Prosper.

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](https://lloydsbankinggroup.com). The Group has a strong nationwide presence; it has the largest digital bank and largest network of branches in the UK and serves 26 million customers.

Unless otherwise stated, the information provided here is as reported in the Group's Quarter 3 2023 Interim Management Statement.

## Helping Britain Prosper

### Building an inclusive society

- Lent £5.6bn to first-time buyers; supported c.£1bn new funding to social housing sector in H1.
- Market leading Black Business Hub users up c.3x year on year.
- New goal to double representation of colleagues in senior roles with a disability by 2025.

### Supporting the transition to a low-carbon economy

- c.£20bn green and sustainable financing<sup>1</sup>; >£20bn discretionary climate-aware investment<sup>1</sup>.
- Partnering with Green Finance Institute to develop property-linked retrofit finance.
- Acquisition of Tusker, delivering salary sacrifice schemes for zero/low-emission vehicles.

<sup>1</sup> Group's 2023 half-year results News Release.



# LLOYDS BANK

## Figures at a glance

### Financial Strength Q3 2023

- Our Group loan to deposit ratio now stands at 96% compared to over 154% in 2010, resulting in a lower wholesale funding requirement; the significant improvement in this measure is a result of the growth in customer deposits and the reduction in non-core assets.
- Our Group customer deposits now stand at £470bn, reflecting continued inflows to our trusted brands.
- Our balance sheet position remains among the strongest of our major banking peers worldwide – a Common Equity Tier 1 ratio of 14.6% after dividend accruals.
- Group net income was at £13.7bn for Q3 YTD.

### Strongly Capitalised Bank

	Common Equity Tier 1 ratio <sup>2</sup> (%)	UK Leverage Ratio %
Lloyds Banking Group PLC	14.6%	5.7%

<sup>2</sup> Common Equity Tier 1 is a key capital ratio used by regulators and the market, to assess a bank's capital strength.

### Credit Rating

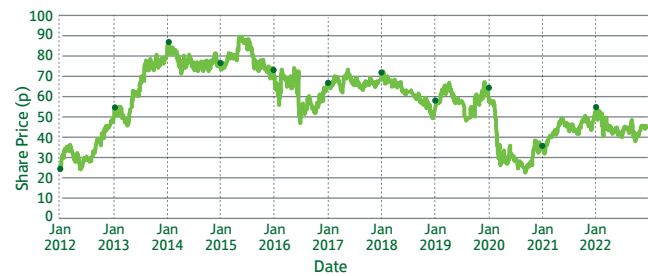
(as at November 2023)

#### Lloyds Bank plc

Agency	Long Term	Short Term
Moody's	A1	P-1
Fitch	A+	F1
Standard and Poor's	A+	A-1

### Share Price Movement

#### January 2012 – December 2022

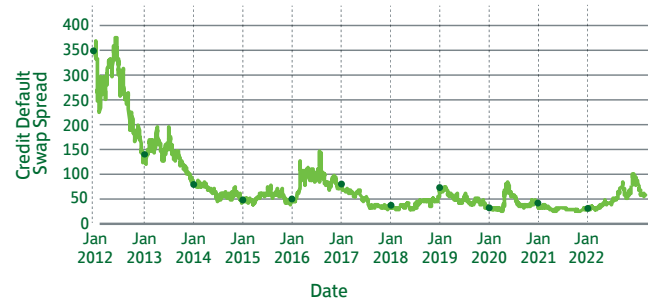


■ Lloyds Banking Group PLC

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

### Credit Default Swap Spread<sup>3</sup>

#### January 2012 – December 2022



■ Lloyds Banking Group PLC

Source Bloomberg 31/12/2022

<sup>3</sup> 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).

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

#### 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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