



Supporting UK businesses

Our Credentials (August 2024)

The Group will continue to help Britain prosper while delivering strong and sustainable returns.

Lloyds Banking Group serves a range of businesses 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.

The Group has a strong nationwide presence. It has the largest digital bank and largest network of branches in the UK and serves 27 million customers.

Unless otherwise stated, the information provided here is from the Group's 2024 Half-Year Results.

Lloyds Banking Group – Helping Britain Prosper

Supporting customers

- **19%** share¹ of Cash ISA flows, helping customers save an additional **£6bn** tax free.
- Helped **>50k** small businesses and charities start a new banking relationship² with us.
- Supported **8.4k** customers in securing a guaranteed income, with **c.£800m** of life annuities.

Building an inclusive and sustainable future

- Delivered **c.£38bn**³ of cumulative sustainable finance since 2022; on track to meet 2024 targets.
- Lent **>£7bn** to first time buyers; supported **c.£1.2bn** new social housing funding.
- Issued **€1bn** green bonds following publication of the Group's sustainable bond framework.

Well placed to support UK economic growth

- Increasing macro and political stability conducive to **investment** and **growth**.
- As a **leading UK finance provider**, well placed to support key focus areas such as sustainable infrastructure, housing and financial planning.

1 – April YTD. 2 – Business current account. 3 – From January 2022 to June 2024 – £21.7bn sustainable finance for Commercial Banking customers (£5.9bn in 2024), £9.1bn EPC A/B mortgage lending (up to March 2024) and £7.6bn financing for EVs and PHEVs. In addition, Scottish Widows has invested c.£24bn in climate-aware strategies and climate solutions from January 2020 to June 2024.

Figures at a glance

Financial Strength H1 2024

- Our Group loan to deposit ratio now stands at 95% compared to over 154% in 2010. This has resulted in a lower wholesale funding requirement. A 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 £475 billion, reflecting continued inflows to our trusted brands.
- Our balance sheet position stays among the strongest of our major banking peers worldwide – a Common equity tier 1 ratio of 14.10%.
- Group net income was at £8.4 billion for H1 2024.

Strongly Capitalised Bank

	Common equity tier 1 ratio (%)	UK leverage ratio %
Lloyds Banking Group PLC	14.10%	5.40%

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 August 2024)

Lloyds Bank plc

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

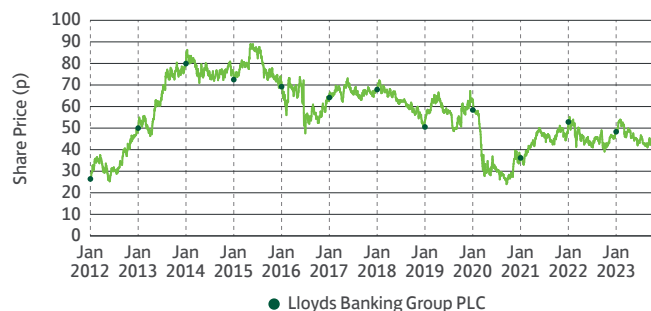
Important information

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).

Share Price Movement January 2012 – December 2023



Share price information available at www.lloydsbankinggroup.com/investors/shareholder-information/share-price

Credit Default Swap Spread¹ January 2012 – December 2023



Source Bloomberg 31/12/2023

¹Credit Default Swap Spread in euros. A credit default swap is a type of credit derivative. It's 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 (for example 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.

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

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



LLOYDS BANK

By the side of business