

# Supporting UK businesses

Our Credentials (February 2026)



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

Bank of Scotland is a part of Lloyds Banking Group which serves a range of businesses from start-ups and SMEs to global corporations nationwide.

Bank of Scotland has been dedicated to the customers, businesses, and communities of Scotland for over 300 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 28 million customers.

Unless we say otherwise, the information provided here relates to Lloyds Banking Group and is from the Group's Results Announcement 2025.

## Lloyds Banking Group – Helping Britain Prosper

Continued strategic delivery; sustained strength in performance

**Strategic delivery accelerating, benefitting customers and wider stakeholders.**

**Sustained strength in financial performance, meeting 2025 guidance.**

**Strong capital generation, enabling 15% dividend growth and £1.75bn buyback.**

**Upgraded guidance for 2026; confident in our outlook beyond 2026.**

Source: Lloyds Banking Group Results Announcement 2025.

## Figures at a glance

### Financial Strength 2025

- ▶ Our Group loan to deposit ratio now stands at 97% 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 £497 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 14.0%.
- ▶ Group net income was at £18.3 billion for 2025.

### Strongly Capitalised Bank

	Common equity tier 1 ratio (%)	UK leverage ratio %
Lloyds Banking Group plc	14.0%	5.4%

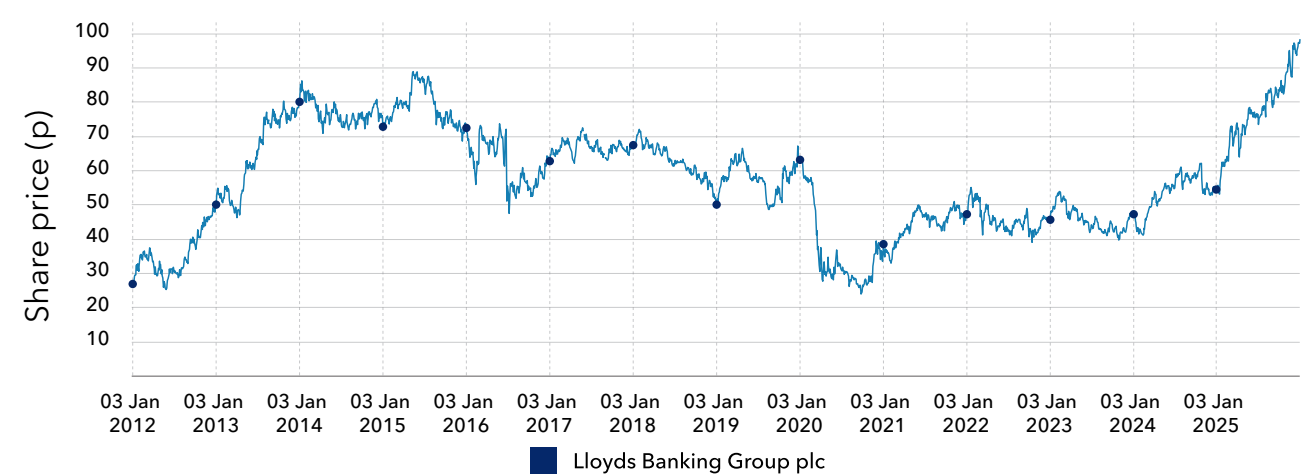
Common equity tier 1 is a key capital ratio used by regulators and the market to assess a bank's capital strength.

### Credit Rating

(As at February 2026)

Bank of Scotland plc		
Agency	Long Term	Short Term
Moody's	A1	P-1
Fitch	AA-	F-1+
Standard and Poor's	A+	A-1

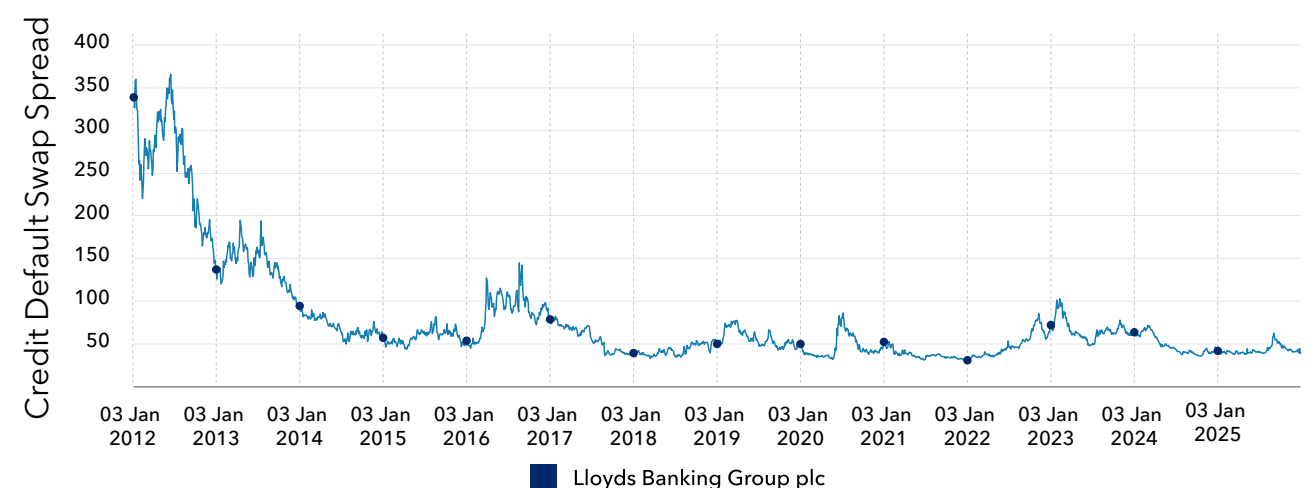
### Share Price Movement January 2012 - December 2025



Past performance is not a reliable indicator of future results.

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

### Credit Default Swap Spread<sup>1</sup> January 2012 - December 2025



Any returns may increase or decrease as a result of currency fluctuations.

Source: Bloomberg 31/12/2025

<sup>1</sup> Credit 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.

### Important information

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

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.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Bank of Scotland. More information on Lloyds Banking Group can be found at [lloydsbankinggroup.com](https://lloydsbankinggroup.com)