

Supporting UK businesses

Our Credentials (May 2025)



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 Quarter 1 2025 Interim Management Statement.

Lloyds Banking Group – Helping Britain Prosper

Customers

We provide financial services to over half of the UK adult population and more than one million businesses.

By meeting our customers' needs we're unlocking growth and transforming the Group.

>£15 billion

of funding for first-time buyers in 2024.

>£10 billion

of sustainable finance provided for Commercial Banking customers in 2024.

Source: Lloyds Banking Group Annual Report and Accounts 2024.

Colleagues

We are committed to building an inclusive and sustainable organisation that is truly representative of our customers in modern-day Britain.

We recognise that colleagues who can be their authentic selves at work are central to our success.

40.4%

of our senior roles were held by women in 2024.

12.6%

of our senior roles held by Black, Asian or Minority Ethnic colleagues in 2024.

Communities

Our success is intrinsically linked with the success of all regions across the whole of the UK.

When local people, local businesses and their communities prosper so do we.

>£2 billion

new funding supported in the social housing sector in 2024.

>£35 million

donated to our Charitable Foundations in 2024.

Figures at a glance

Financial Strength Quarter 1 2025

- ▶ Our Group loan to deposit ratio now stands at 96% 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 £488 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 13.5%.
- ▶ Group net income was at £4.4 billion for Quarter 1 2025.

Strongly Capitalised Bank

	Common equity tier 1 ratio (%)	UK leverage ratio %
Lloyds Banking Group plc	13.5%	5.5%

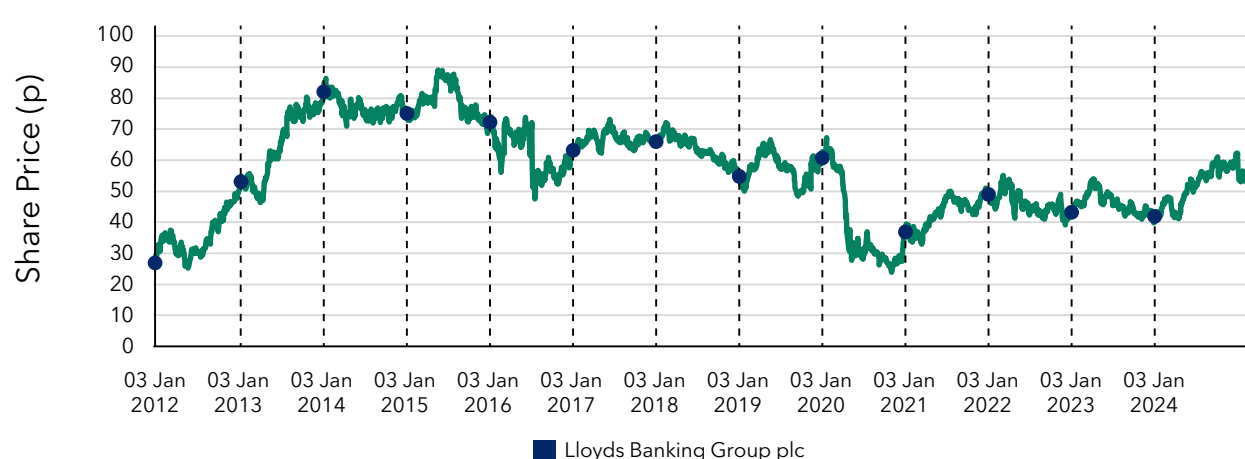
Common equity tier 1 is a key capital ratio used by regulators and the market to assess a bank's capital strength.

Credit Rating

(As at May 2025)

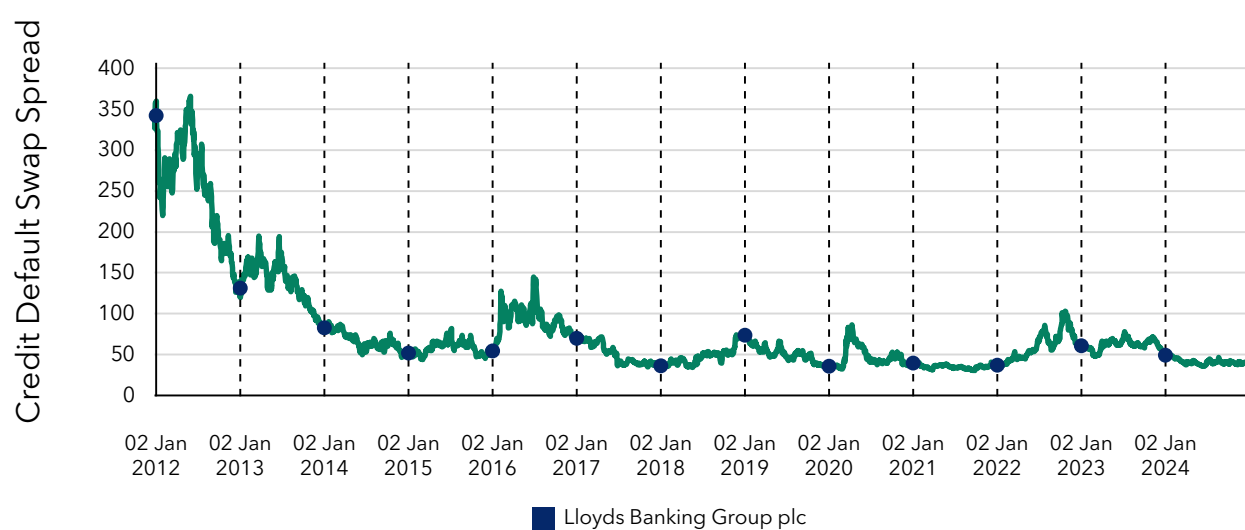
Bank of Scotland plc		
Agency	Long Term	Short Term
Moody's	A1	P-1
Fitch	AA-	F1
Standard and Poor's	A+	A-1

Share Price Movement January 2012 - December 2024



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

Credit Default Swap Spread¹ January 2012 - December 2024



Source: Bloomberg 31/12/2024

¹ 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