

0000950103-24-0179636-K Lloyds Banking Group plc 2024121920241219061040061040061040 0 0000950103-24-017963 6-K 3 20241219 20241219 20241219 Lloyds Banking Group plc 0001160106 6029 000000000 X0 6-K 34 001-15246 241560900 25 GRESHAM STREET LONDON X0 EC2V 7HN 44 0 20 7626 1500 25 GRESHAM STREET LONDON X0 EC2V 7HN LLOYDS TSB GROUP PLC 20010926 6-K 1 dp222315_6k.htm FORM 6-K SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 6-K Report of Foreign Private Issuer Pursuant to Rule 13a-16 or 15d-16 of the Securities Exchange Act of 1934 December 19, 2024 LLOYDS BANKING GROUP plc (Translation of registrant's name into English) 6th Floor 25 Gresham Street London EC2V 7HN United Kingdom (Address of principal executive offices) Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F. Form 20-F Form 40-F Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934. Yes No If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82- LLOYDS BANKING GROUP plc On December 19, 2024, Lloyds Banking Group plc issued a press release titled "Redemption of 2.438% Senior Callable Fixed-to-Fixed Rate Notes due 2026". A copy of the press release is attached hereto as Exhibit 99.1. Signatures Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. LLOYDS BANKING GROUP PLC (Registrant) By: /s/ Kris Middleton Name: Kris Middleton Title: Head of Term Issuance and Capital Structuring Date: December 19, 2024 Exhibit Index Exhibit Description of Exhibit 99.1 Press release dated December 19, 2024 EX-99.1 2 dp222315_ex9901.htm EXHIBIT 99.1 Exhibit 99.1 Redemption of 2.438% Senior Callable Fixed-to-Fixed Rate Notes due 2026 Lloyds Banking Group plc \$1,000,000,000 2.438% Senior Callable Fixed-to-Fixed Rate Notes due 2026 (CUSIP: 539439AV1*, ISIN: US539439AV19, Common Code: 211390930) December 19, 2024. Lloyds Banking Group plc (the "Group") announces that it has issued a notice of redemption for the entire outstanding principal amount of its 2.438 % Senior Callable Fixed-to-Fixed Rate Notes due 2026 (the "Notes"). A notice of redemption pursuant to the terms of the Senior Debt Securities Indenture dated July 6, 2010 as amended and supplemented by the Tenth Supplemental Indenture dated February 5, 2020 governing the Notes (the "Indenture") has been distributed to The Bank of New York Mellon, acting through its London Branch, as Trustee (the "Trustee"). The outstanding Notes will be redeemed on February 5, 2025 (the "Redemption Date") at an amount equal to 100% of their principal amount, together with any accrued but unpaid interest to, but excluding, the Redemption Date (the "Redemption Price"). Accordingly, the listing of the Notes on the New York Stock Exchange will be cancelled on, or shortly after, February 5, 2025. The location where Holders may surrender the Notes and obtain payment of the Redemption Price is The Bank of New York Mellon, London Branch, 160 Queen Victoria Street, London EC4V 4LA, United Kingdom, Attn: Corporate Trust Administration, Email: corpsov4@bnymellon.com On the Redemption Date, the Redemption Price will become due and payable and interest on the Notes will cease to accrue. Before the Redemption Date, the Group will irrevocably deposit with the Trustee or with a Paying Agent an amount of money sufficient to pay the total Redemption Price of each of the Notes. When the Group makes such a deposit, all rights of holders of the Notes will cease, except the holders' rights to receive the Redemption Price, but without interest, and the Notes will no longer be outstanding. For further information in relation to the redemption of the Notes, please contact: Group Corporate Treasury: Kris Middleton Head of Term Issuance and Capital Structuring Telephone: +44 (0)207 356 1122 Niamh O'Connor Head of Debt Investor Relations Telephone: +44 (0)7350 418011 *This CUSIP number has been assigned to this issue by a third-party, and is included solely for the convenience of the Holders of the Notes. Neither Lloyds Banking Group plc nor the Trustee shall be responsible for the selection or use of this CUSIP number, nor is any representation made as to its correctness on the Notes or as indicated in any redemption notice. Forward Looking Statements This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and section 27A of the US Securities Act of 1933, as amended, with respect to the business, strategy, plans and/or results of Lloyds Banking Group plc together with its subsidiaries (the Group) and its current goals and expectations. Statements that are not historical or current facts, including statements about the Group's or its directors' and/or management's beliefs and expectations, are forward-looking statements. Words such as, without limitation, "believes", "achieves", "anticipates", "estimates", "expects", "targets", "should", "intends", "aims", "projects", "plans", "potential", "will", "would", "could", "considered", "likely", "may", "seek", "estimate", "probability", "goal", "objective", "deliver", "endeavour", "prospects", "optimistic" and similar expressions or variations on these expressions are intended to identify forward-looking statements. These statements concern or may affect future matters, including but not limited to: projections or expectations of the Group's future financial position, including profit attributable to shareholders, provisions, economic profit, dividends, capital structure, portfolios, net interest margin, capital ratios, liquidity, risk-weighted assets (RWAs), expenditures or any other financial items or ratios; litigation, regulatory and governmental investigations; the Group's future financial performance; the level and extent of future impairments and write-downs; the Group's ESG targets and/or commitments; statements of plans, objectives or goals of the Group or its management and other statements that are not historical fact and statements of assumptions underlying such statements. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend upon circumstances that will or may occur in the future. Factors that could cause actual business, strategy, targets, plans and/or results (including but not limited to the payment of dividends) to differ materially from forward-looking statements include, but are not limited to: general economic and business conditions in the UK and internationally; acts of hostility or terrorism and responses to those acts, or other such events; geopolitical unpredictability; the war between Russia and Ukraine; the conflicts in the Middle East; the tensions between China and Taiwan; political instability including as a result of any UK general election; market related risks, trends and developments; changes in client and consumer behaviour and demand; exposure to counterparty risk; the ability to access sufficient sources of capital, liquidity and funding when required; changes to the Group's credit ratings; fluctuations in interest rates, inflation, exchange rates, stock markets and currencies; volatility in credit markets; volatility in the price of the Group's securities; tightening of monetary policy in jurisdictions in which the Group operates; natural pandemic and other disasters; risks concerning borrower and counterparty credit quality; risks affecting insurance business and defined benefit pension schemes; changes in laws, regulations, practices and

accounting standards or taxation; changes to regulatory capital or liquidity requirements and similar contingencies; the policies and actions of governmental or regulatory authorities or courts together with any resulting impact on the future structure of the Group; risks associated with the Groupâ€™s compliance with a wide range of laws and regulations; assessment related to resolution planning requirements; risks related to regulatory actions which may be taken in the event of a bank or Group failure; exposure to legal, regulatory or competition proceedings, investigations or complaints; failure to comply with anti-money laundering, counter terrorist financing, anti-bribery and sanctions regulations; failure to prevent or detect any illegal or improper activities; operational risks including risks as a result of the failure of third party suppliers; conduct risk; technological changes and risks to the security of IT and operational infrastructure, systems, data and information resulting from increased threat of cyber and other attacks; technological failure; inadequate or failed internal or external processes or systems; risks relating to ESG matters, such as climate change (and achieving climate change ambitions) and decarbonisation, including the Groupâ€™s ability along with the government and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, and human rights issues; the impact of competitive conditions; failure to attract, retain and develop high calibre talent; the ability to achieve strategic objectives; the ability to derive cost savings and other benefits including, but without limitation, as a result of any acquisitions, disposals and other strategic transactions; inability to capture accurately the expected value from acquisitions; assumptions and estimates that form the basis of the Groupâ€™s financial statements; and potential changes in dividend policy. A number of these influences and factors are beyond the Groupâ€™s control. Please refer to the latest Annual Report on Form 20-F filed by Lloyds Banking Group plc with the US Securities and Exchange Commission (the SEC), which is available on the SECâ€™s website at www.sec.gov, for a discussion of certain factors and risks. Lloyds Banking Group plc may also make or disclose written and/or oral forward-looking statements in other written materials and in oral statements made by the directors, officers or employees of Lloyds Banking Group plc to third parties, including financial analysts. Except as required by any applicable law or regulation, the forward-looking statements contained in this document are made as of todayâ€™s date, and the Group expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this document whether as a result of new information, future events or otherwise. The information, statements and opinions contained in this document do not constitute a public offer under any applicable law or an offer to sell any securities or financial instruments or any advice or recommendation with respect to such securities or financial instruments. Â GRAPHIC 3 image_001.jpg GRAPHIC begin 644 image_001.jpg M_JC_X 02D9)1@ ! 0\$ 8 !@ #_VP!# @&!@<&!0@!P<)0@#!0-# L+ M#!D2\$P\4'1H?'AT:'!P@)"XG(" (L(QP<#7J#A(6&AXB)BI*3E)66EYB9FJ*CI*6FIZBIJK*SM+6VM[BYNL+Q,7& MQ\|C)RM+3U-76U]C9VN'BX^3EYN? HZ>KQ\O/T]?;W^/GZ \0 'P\$ P\$! 0\$! M 0\$! 0 \$" P0%!@<("OH+ \0 M1\$ @\$"! 0#! <%! 0 0)W \$" M Q\$\$!2\$Q!A)40=A<1,B,H\$(%\$*1H;"!2,S4O 58G+1"A8D-.S\|E\1<8&1HF M)R@I*C4V-S@Y.D- \$149'2\$E*4U155E=865IC9&5F9VAI:G-T=79W>'EZ@H.\$

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