



# Lloyds Banking Group

Other · United Kingdom



59.2 /100

Improving but Polluting

Score formula:

Pollution ×35% · Reduction ×25%

Investment ×20% · Transparency ×10%

Community ×10%

0

CO<sub>2</sub> T/YR REDUCED

\$0M

CLEAN INVESTMENT

0

PROJECTS

0

VERIFIED DOCS

Report date: June 2, 2026

DEMO DATA — NOT AUDITED

EXECUTIVE SUMMARY

## Executive Summary

Consolidated EcoIQ assessment — Lloyds Banking Group — June 2026

<b>59.2</b> EcoIQ SCORE	<b>Improving but Polluting</b> TIER CLASSIFICATION	<b>0</b> CO <sub>2</sub> T/YR REDUCED	<b>\$0M</b> TOTAL CLEAN INVEST.	<b>0</b> COMPLETED PROJECTS	<b>0</b> VERIFIED DOCUMENTS
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### About the Company

Lloyds Banking Group plc, together with its subsidiaries, provides a range of banking and financial products and services for retail and commercial customers in the United Kingdom. It operates in three segments: Retail; Commercial Banking; and Insurance, Pensions and Investments. The Retail segment offers a range of financial service products, including current accounts, savings, mortgages, credit cards, unsecured loans, motor finance, and leasing solutions to personal customers. Its Commercial

Annual Revenue **\$19.1 billion**  
Sector **Other**

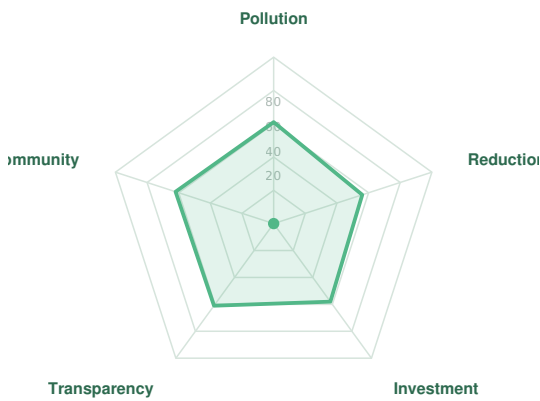
### Key Findings

<b>EcoIQ Score</b>	<b>59.2 / 100</b> — Improving but Polluting. The score reflects weighted performance across 5 environmental pillars.
<b>Pollution Footprint</b>	Score 61/100 (weight 35%). Moderate — improvement room exists.
<b>Reduction Progress</b>	Score 56/100 (weight 25%). Score stable over observation period.
<b>Investment</b>	Score 58/100 (weight 20%). \$0M total clean investment across 0 projects.
<b>Transparency</b>	Score 61/100 (weight 10%). 0 verified documents, 0 pending review.
<b>Community</b>	Score 62/100 (weight 10%). 0 tonnes CO <sub>2</sub> reduced annually, equivalent to 0 cars off the road.

{# INTELLIGENCE PAGE 3 — SCORE #}

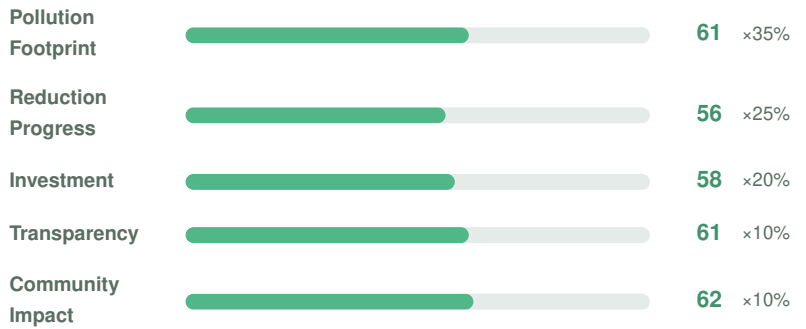
# EcoIQ Score Intelligence

Five-pillar breakdown — weighted composite score analysis



5-Pillar Performance Radar

## Pillar Score Breakdown



### EcoIQ Score Formula

$$= \text{Pollution} \times 35\% + \text{Reduction} \times 25\% + \text{Investment} \times 20\% + \text{Transparency} \times 10\% + \text{Community} \times 10\%$$

$$= (61 \times 0.35) + (56 \times 0.25) + (58 \times 0.20) + (61 \times 0.10) + (62 \times 0.10) = 59.2$$

## Pillar Scoring Detail

PILLAR	WEIGHT	SCORE	CONTRIBUTION	ASSESSMENT
Pollution Footprint	35%	61	61×35% = 61×0.35	Moderate — below target; structured improvement plan recommended.
Reduction Progress	25%	56	56×25% = 56×0.25	Moderate — below target; structured improvement plan recommended.
Investment	20%	58	58×20% = 58×0.20	Moderate — below target; structured improvement plan recommended.
Transparency	10%	61	61×10% = 61×0.10	Moderate — below target; structured improvement plan recommended.
Community Impact	10%	62	62×10% = 62×0.10	Moderate — below target; structured improvement plan recommended.

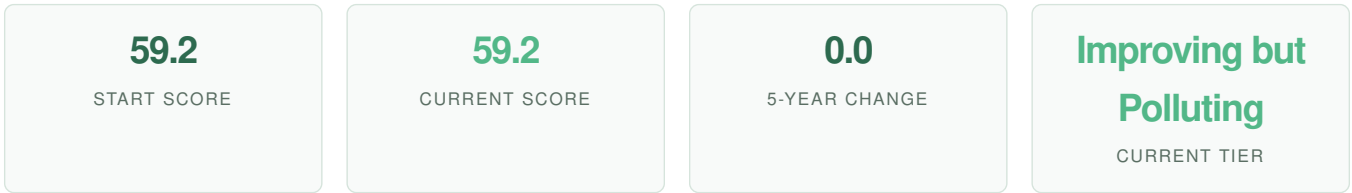
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EMISSIONS TREND

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## 5-Year Emissions Trend

60-month EcolQ score trajectory —



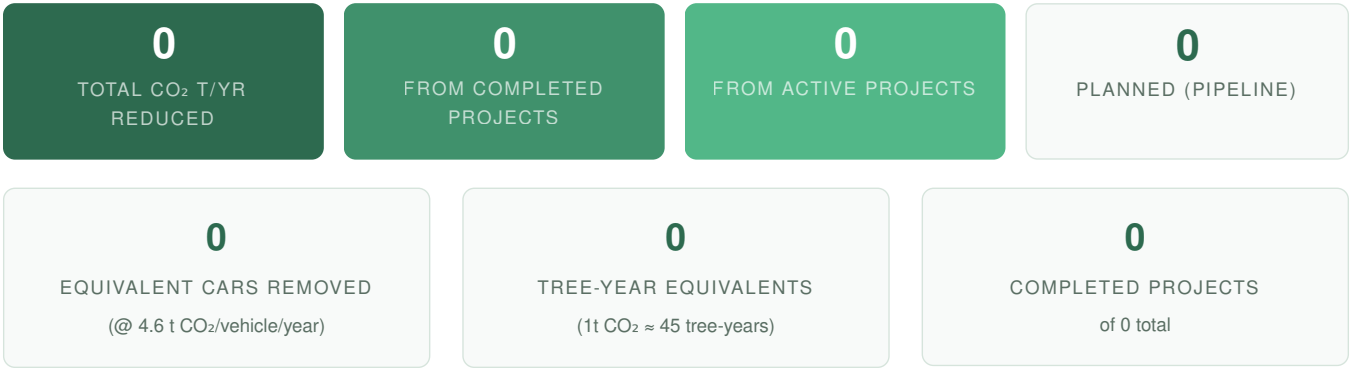
### Trend Interpretation

<b>Trajectory</b>	Stable performance over the observation period. While stability is noted, proactive improvement is still expected by 2030 targets.
<b>Tier Progression</b>	Current tier: <b>Improving but Polluting</b> . Next tier milestone: reach 70 pts (Transition Leader) — requires approximately 59 → 70 additional composite points.
<b>Data Coverage</b>	0 monthly data points covering . All pillar scores are tracked at monthly cadence; composite score is computed monthly.

{# ===== PAGE 5 — CO<sub>2</sub> & ENVIRONMENTAL IMPACT ===== #}

# Environmental Impact Analysis

CO<sub>2</sub> reduction, pollution footprint, and community benefit metrics



## Pollution Burden Analysis

<b>Pollution Footprint Score</b>	<b>61/100</b> (Score ≥70 = Good, 50–69 = Moderate, 35–49 = Concerning, <35 = Critical)
<b>Reduction Progress Score</b>	<b>56/100</b> Year-on-year improvement rate vs sector benchmark.
<b>Annual CO<sub>2</sub> Avoided</b>	0 t/yr (completed + active projects). Pipeline adds a further 0 t/yr when operational.

{# ===== PAGE 6 — KEY PROJECTS ===== #}

## Key Environmental Projects

0 initiatives — 0 completed · 0 active · 0 planned

No projects on record.

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INVESTMENT EFFICIENCY

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## Investment Efficiency

Clean investment portfolio — cost-per-tonne analysis and capital allocation

<b>\$0M</b>	<b>0</b>	<b>58</b>	<b>—</b>
TOTAL INVESTMENT	PROJECTS	INVESTMENT SCORE	TOTAL USD DEPLOYED

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MODERNIZATION ROADMAP  
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## Modernization Roadmap

Full project timeline — planned, active, and completed initiatives

No roadmap projects on record.

{# ===== PAGE 9 — AI

RECOMMENDATIONS

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## Priority Recommendations

AI-assisted gap analysis — based on pillar scores and evidence base

HIGH

### Set a Science-Based Emissions Reduction Target (SBTi)

Reduction Progress +10–18 pts

No independently verified GHG pathway detected. An SBTi 1.5 °C-aligned commitment unlocks green bond eligibility, improves Bloomberg ESG score inputs, and signals credibility to institutional investors applying Paris-aligned screening.

Aligned SDGs: **SDG 13** **SDG 17**

HIGH

### Increase Environmental Capex to ≥1% of Annual Revenue

Investment pillar +12–20 pts

Current clean investment appears below the sector median for Other. The 1% annual revenue threshold is the MSCI ESG benchmark used to distinguish "credible commitment" from "token compliance" in heavy-industry ratings.

Aligned SDGs: **SDG 9** **SDG 13**

MEDIUM

### Publish Annual GRI/TCFD-Aligned Sustainability Report

Transparency +15–25 pts

No GRI Standards, TCFD framework, or CDP disclosure found. Annual third-party assured reporting is now expected of all Tier-1 permitted emitters under Kazakhstan's Environmental Code revision (2022), and required for S&P 500 supply-chain ESG audits.

Aligned SDGs: **SDG 16** **SDG 17**

**Note:** These recommendations are generated by EcolQ's AI gap-analysis engine using pillar score thresholds and publicly available evidence. They are indicative only and do not constitute formal environmental or legal advice. Full due diligence by qualified environmental consultants is recommended before implementation.

{# \_\_\_\_\_ PAGE 10 — SDG  
ALIGNMENT \_\_\_\_\_ #}

SECTION 9

# UN Sustainable Development Goal Alignment

SDG mapping across 0 environmental projects — 0 goals addressed



**Active SDGs** (coloured) are those directly addressed by at least one project. Greyed tiles are not yet covered by current project portfolio.

#	GOAL	STATUS
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EVIDENCE APPENDIX

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## Evidence & Verification Register

0 documents — 0 verified · 0 pending · 0 rejected



No evidence documents on record.

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METHODOLOGY & DISCLAIMER  
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## Scoring Methodology

How EcoIQ scores are computed and what they measure

PILLAR	WEIGHT	WHAT IT MEASURES
<b>Pollution Footprint</b>	<b>35%</b>	Total greenhouse gas emissions, PM2.5, NOx, SOx relative to sector benchmarks. Lower absolute pollution = higher score.
<b>Reduction Progress</b>	<b>25%</b>	Year-on-year decline in emissions intensity. Captures the rate of improvement — essential for Paris Agreement alignment.
<b>Investment</b>	<b>20%</b>	Environmental capex as % of annual revenue, including clean energy, efficiency upgrades, and remediation. MSCI benchmark: $\geq 1\%$ for "credible commitment".
<b>Transparency</b>	<b>10%</b>	Quality of public environmental disclosures. Covers GRI alignment, CDP filings, third-party assurance, and public audit availability.
<b>Community Impact</b>	<b>10%</b>	Measurable benefit to communities: households with clean heating access, air quality improvement, water safety, employment in clean economy.

### Tier Classification

Score Range	Tier	Meaning
<b>85–100</b>	<b>Restorative Leader</b>	Net-positive impact — actively restoring ecosystems beyond compliance.
<b>70–84</b>	<b>Transition Leader</b>	On a credible Paris-aligned trajectory with demonstrated investment.
<b>55–69</b>	<b>Improving but Polluting</b>	Positive trend but material pollution burden remains. Structural improvement needed.
<b>40–54</b>	<b>High Impact / Weak Repair</b>	High pollution footprint with insufficient remediation investment. Regulatory risk elevated.
<b>0–39</b>	<b>Major Polluter</b>	Among the highest-impact emitters with minimal evidence of remediation. Immediate action required.

**Disclaimer.** This report is generated by the EcoIQ Environmental Intelligence Platform using publicly available data, government records, and company-submitted evidence. All scores, tiers, and recommendations are indicative. EcoIQ does not guarantee the completeness or accuracy of underlying data. This document is for informational purposes only and does not constitute investment, legal, or environmental compliance advice. For regulatory purposes, engage a certified environmental auditor.

Data period: . Generated: June 2, 2026. Company: Lloyds Banking Group.