

Final Terms dated 12 October 2015

Lloyds Bank pic (the "**Bank**")

Issue of €250,000,000 1.250 per cent. Notes due 2025 (to be consolidated and form a single series with the Bank's existing €1,000,000,000 1.250 per cent. Notes due 2025 issued on 13 January 2015)

under the €50,000,000,000 Euro Medium Term Note Programme

PART A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") contained in the Trust Deed dated 7 April 2014 and set forth in the Prospectus dated 7 April 2014 and incorporated by reference into the Prospectus dated 9 April 2015 and which are attached hereto. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive (Directive 2003/71/EC) and amendments thereto, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area (the "**Prospectus Directive**") and must be read in conjunction with the Prospectus dated 9 April 2015 and the supplemental Prospectuses dated 11 May 2015 and 12 August 2015, which together constitute a base prospectus for the purposes of the Prospectus Directive. The Prospectuses and the supplemental Prospectus are available for viewing at www.londonstockexchange.com/exchange/news/market-news/market-news-home.html and copies may be obtained from Lloyds Bank pic, 25 Gresham Street, London EC2V 7HN.

1	Issuer:	Lloyds Bank pic
2	(i) Series Number:	4880
	(ii) Tranche Number:	2
	(iii) Date on which Notes will be consolidated and form a single Series	The Notes will be consolidated and form a single Series with the Bank's existing €1,000,000,000 1.250 per cent. Notes due 2025 issued on 13 January 2015 on the exchange of the Temporary Global Note for interests in the Permanent Global Note, which is expected to occur on or about 40 days after the Issue Date (the " Exchange Date ").
3	Specified Currency:	Euro ("€")
4	Aggregate Nominal Amount:	
	(i) Series:	€1,250,000,000
	(ii) Tranche:	€250,000,000 (to be consolidated and form a single series with the Bank's existing €1,000,000,000 1.250 per cent. Notes due 2025 issued on 13 January 2015 from and including the Exchange Date)

5	Issue Price:	96.492 per cent. of the Aggregate Nominal Amount plus 273 days of accrued interest for the period from and including 13 January 2015 to but excluding the Issue Date (representing €2,337,328.77 in respect of the Aggregate Nominal Amount of the Notes)
6	(i) Specified Denominations:	€100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000
	(ii) Calculation Amount:	€1,000
7	(i) Issue Date:	13 October 2015
	(ii) Interest Commencement Date:	13 January 2015
8	Maturity Date:	13 January 2025
9	Interest Basis:	1.250 per cent. Fixed Rate
10	Redemption Basis:	Redemption at par
11	Change of Interest or Redemption/Payment Basis:	Not Applicable
12	Alternative Currency Equivalent:	Not Applicable
13	Put/Call Options:	Not Applicable
14	Status of the Notes:	Senior

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	Fixed Rate Note Provisions	Applicable
	(i) Rate of Interest:	1.250 per cent. per annum payable annually in arrear
	(ii) Interest Payment Date(s):	13 January in each year from and including 13 January 2016
	(iii) Fixed Coupon Amount:	€12.50 per Calculation Amount
	(iv) Broken Amount(s):	Not Applicable
	(v) Day Count Fraction:	Actual/Actual ICMA

(vi) Determination Dates: 13 January in each year

(vii) Business Day Convention: Not Applicable

16 **Fixed Rate Reset Note Provisions** Not Applicable

17 **Floating Rate Note Provisions** Not Applicable

18 **Zero Coupon Note Provisions** Not Applicable

PROVISIONS RELATING TO REDEMPTION

19 **Call Option** Not Applicable

20 **Put Option** Not Applicable

21 **Capital Disqualification Event Call** Not Applicable

22 **Final Redemption Amount** €1,000 per Calculation Amount

23 **Early Redemption Amount**

Early Redemption Amount(s) payable on redemption for taxation reasons, following a Capital Disqualification Event or on event of default or other early redemption: €1,000 per Calculation Amount

24 **Capital Disqualification Event Substitution and Variation** Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25 **Form of Notes:**

Bearer Notes:

Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note

26 New Global Note: Yes

27 Additional Financial Centre(s) or other special provisions relating London and TARGET

to payment dates:

28	Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):	No
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DISTRIBUTION

29	U.S. Selling Restrictions:	Reg S Category 2; TEFRA D
30	Additional selling restrictions:	Not Applicable

Signed on behalf of the Bank:



By: Peter Green
Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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| (i) Listing: | London |
| (ii) Admission to trading: | Application is expected to be made for the Notes to be admitted to trading on the Regulated Market of the London Stock Exchange with effect from 13 October 2015 |
| (iii) Estimate of total expenses related to admission to trading: | £3,600 + VAT |

2 RATINGS

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| Ratings: | The Notes to be issued have been rated:
S & P: A
Moody's: A1
Fitch: A+ |
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in the Prospectus, so far as the Bank is aware, no person involved in the issue of the Notes has an interest material to the issue.

4 YIELD

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| Indication of yield: | 1.662 per cent. per annum |
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5 OPERATIONAL INFORMATION

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| ISIN Code: | From and including the Issue Date to, but excluding, the Exchange Date XS1306268159 and thereafter XS1167204699 |
| Common Code: | From and including the Issue Date to, but excluding, the Exchange Date 130626815 and thereafter 116720469 |
| Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> and the relevant identification number(s): | Not Applicable |
| Delivery: | Delivery against payment |
| Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| Name and address of Calculation Agent: | Not Applicable |