

Final Terms dated 10 October 2013

**Lloyds Bank plc**  
(formerly known as Lloyds TSB Bank plc)

Issue of EUR 20,000,000 3.057 per cent. Notes due October 2025  
under the Note, Certificate and Warrant Programme

#### **PART A—CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Base Note Conditions and the Base General Conditions set forth in the Prospectus dated 7 June 2013 and the supplemental prospectus dated 14 August 2013 which together constitute a base prospectus for the purposes of the Prospectus Directive. This document constitutes the final terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus as so supplemented. Full information on the Bank and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus as so supplemented. The Prospectus and the supplemental prospectus are available for viewing at [www.londonstockexchange.com/exchanenews/market-news/market-news-home.html](http://www.londonstockexchange.com/exchanenews/market-news/market-news-home.html) and copies may be obtained from Lloyds Bank plc, 25 Gresham Street, London EC2V 7HN.

The expression "Prospectus Directive" means Directive 2003/71/EC (and amendments thereto, including the 2010 PD Amending Directive, to the extent implemented in the Relevant Member State) and includes any relevant implementing measure in the Relevant Member State and the expression "2010 PD Amending Directive" means Directive 2010/73/EU.

1	(i) Series Number:	WMTN0022
	(ii) Tranche Number:	1
2	<b>Specified Currency</b>	Euro ("EUR")
3	<b>Aggregate Nominal Amount</b>	EUR20,000,000
	(i) Series:	EUR 20,000,000
	(ii) Tranche:	EUR 20,000,000
4	<b>Issue Price</b>	100 per cent. of the Aggregate Nominal Amount
5	(i) <b>Specified Denominations:</b>	EUR 100,000
	(ii) Calculation Amount:	EUR 100,000
6	(i) Issue Date:	14 October 2013
	(ii) Trade Date:	7 October 2013
7	<b>Maturity Date</b>	14 October 2025
8	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
9	<b>Calculation Agent</b>	Not Applicable
10	<b>Alternative Currency Equivalent</b>	Not Applicable
11	<b>Synthetic Currency Asset Conditions</b>	Not Applicable

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

12	<b>Fixed Rate Note Provisions</b>	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Date(s):	14 October in each year from and including 14 October 2014 to and including 14 October 2025
	(iv) Rate of Interest:	3.057 per cent. per annum payable annually in arrear
	(v) Fixed Coupon Amount:	EUR 3,057 per Calculation Amount
	(vi) Broken Amount(s):	Not Applicable
	(vii) Day Count Fraction:	Actual/Actual ICMA
	(viii) Determination Date(s):	14 October in each year
	(ix) Business Day Convention:	Following Business Day Convention (Unadjusted)
	(x) Business Centre(s):	London and TARGET
13	<b>Floating Rate Note Provisions</b>	Not Applicable
14	<b>Zero Coupon Note Provisions</b>	Not Applicable
15	<b>Index Linked Interest Provisions</b>	Not Applicable
16	<b>Inflation Linked Interest Provisions</b>	Not Applicable
17	<b>Equity Linked Interest Provisions</b>	Not Applicable
18	<b>Currency Linked Interest Provisions</b>	Not Applicable
19	<b>Commodity Linked Interest Provisions</b>	Not Applicable
20	<b>Rate Linked Interest Provisions</b>	Not Applicable
21	<b>Multi-Asset Basket Linked Interest Provisions</b>	Not Applicable
22	<b>Structured Floating Rate Coupon</b>	Not Applicable
23	<b>Inverse Floating Rate Coupon</b>	Not Applicable
24	<b>Fixed Rate Step-Up/Step-Down Coupon</b>	Not Applicable
25	<b>Fixed to Floating Coupon</b>	Not Applicable
26	<b>Floating to Fixed Coupon</b>	Not Applicable
27	<b>Fixed to Floating Switchable Coupon</b>	Not Applicable
28	<b>Floating to Fixed Switchable Coupon</b>	Not Applicable

29	<b>Steeper Coupon</b>	Not Applicable
30	<b>Fixed Rate Range Accrual Coupon</b>	Not Applicable
31	<b>Floating Rate Range Accrual Coupon</b>	Not Applicable
32	<b>Fixed Rate Dual Range Accrual Coupon</b>	Not Applicable
33	<b>Floating Rate Dual Range Accrual Coupon</b>	Not Applicable
34	<b>Digital Coupon</b>	Not Applicable
35	<b>Inflation-Linked Coupon</b>	Not Applicable
36	<b>Inflation Protected Coupon</b>	Not Applicable
37	<b>Performance Coupon</b>	Not Applicable
<b>PROVISIONS RELATING TO REDEMPTION</b>		
38	<b>Put/Call Options</b>	Not Applicable
39	<b>Call Option</b>	Not Applicable
40	<b>Put Option</b>	Not Applicable
41	<b>Final Redemption Amount</b>	EUR 100,000 per Calculation Amount
42	<b>Early Redemption Amount</b>	Par
43	<b>Unwind Costs:</b>	Applicable
44	<b>Expenses</b>	Not Applicable
45	<b>Index Linked Redemption Provisions</b>	Not Applicable
46	<b>Inflation Protected Redemption Provisions</b>	Not Applicable
47	<b>Equity Linked Redemption Provisions</b>	Not Applicable
48	<b>Currency Linked Redemption Provisions</b>	Not Applicable
49	<b>Commodity Linked Redemption Provisions</b>	Not Applicable
50	<b>Rate Linked Redemption Provisions</b>	Not Applicable
51	<b>Multi-Asset Basket Linked Redemption Provisions</b>	Not Applicable
52	<b>Performance Redemption</b>	Not Applicable
53	<b>Performance Plus Downside Redemption</b>	Not Applicable
54	<b>Performance Plus Conditional Downside Redemption</b>	Not Applicable
55	<b>Absolute Performance Redemption</b>	Not Applicable
56	<b>Reverse Convertible Redemption</b>	Not Applicable
57	<b>Reverse Convertible Plus Conditional</b>	Not Applicable

	<b>Downside Redemption</b>	
58	<b>Inflation Protected Redemption</b>	Not Applicable
59	<b>Dual Currency Redemption</b>	Not Applicable
<b>GENERAL PROVISIONS APPLICABLE TO THE NOTES</b>		
60	<b>Form of Notes</b>	<b>Bearer Notes:</b> 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
61	<b>New Global Note</b>	Yes
62	<b>Additional Disruption Events</b>	Not Applicable
63	<b>Additional Financial Centre(s) or other special provisions relating to payment dates</b>	London and TARGET
64	<b>Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature)</b>	Not Applicable
65	<b>Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made</b>	Not Applicable
66	<b>Consolidation provisions</b>	Not Applicable

**DISTRIBUTION**

67	<b>U.S. Selling Restrictions</b>	Reg S Category 2; TEFRAD
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**LISTING AND ADMISSION TO TRADING APPLICATION**

These Final Terms comprise the final terms required for issue and admission to trading of the Notes described herein pursuant to the Note, Certificate and Warrant Programme of Lloyds Bank plc.

Signed on behalf of the Bank:

By:

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.....  
.....



Duly authorised



## PART B — OTHER INFORMATION

### Listing

(xi) Listing and admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be listed on the Official List of the UK Listing Authority and to be admitted to trading on the regulated market of the London Stock Exchange with effect from the Issue Date.

(xii) Estimate of total expenses related to admission to trading: GBP 550 + VAT

### Ratings

Ratings: The Notes to be issued have not been rated.

### Interests of Natural and Legal Persons involved in the Issue

Save as discussed in "*Selling Restrictions*", so far as the Bank is aware, no person involved in the offer of the Notes has an interest material to the offer.

### Reasons for the Offer, Estimated Net Proceeds and Total Expenses

(xiii) Reasons for the offer: Please refer to the section titled "Use of Proceeds" in the Base Prospectus

(xiv) Estimated net proceeds: Not Applicable

(xv) Estimated total expenses: Not Applicable

### Fixed Rate Notes only — YIELD

Indication of yield The yield is calculated at the Issue Date on the basis of the Issue Price, using the formula below. It is not an indication of future yield.

$$P = \frac{C}{r} (1 - (1 + r)^{-n}) + A(1 + r)^{-n}$$

Where:

"P" is the Issue Price of the Notes;

"C" is the annualised Interest Amount;

"A" is the nominal amount of Notes due on redemption;

"n" is time to maturity in years; and

"r" is the annualised yield.

Calculated using the method above, the yield is 3.057 per cent. on the Issue Date. As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

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**Operational Information**

ISIN Code:	XS0981435729
Common Code:	098143572
Swiss Securities Number ( <i>Valorennummer</i> ):	Not Applicable
WKN Number ( <i>Wertpapierkennnummer</i> ):	A11R2Y
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
Intended to be held in a manner which would allow Eurosystem eligibility:	Yes