

**Lloyds Bank plc**

Issue of AUD 15,000,000 Fixed Rate Notes due June 2029  
under the Note, Certificate and Warrant Programme

**PART A — CONTRACTUAL TERMS**

These Final Terms constitute Issue Terms for the purposes of the Base General Conditions. Terms used herein shall be deemed to be defined as such for the purposes of the Base Conditions set forth in the Prospectus dated 7 April 2014 and the supplemental prospectus dated 15 May 2014 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/exchange/news/market-news/market-news-home.html](http://www.londonstockexchange.com/exchange/news/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:	WMTN0052
	(ii) Tranche Number:	1
2	Specified Currency	Australian Dollar ("AUD")
3	<b>Aggregate Nominal Amount</b>	
	(i) Series:	AUD 15,000,000
	(ii) Tranche:	AUD 15,000,000
4	<b>Issue Price</b>	100 per cent. of the Aggregate Nominal Amount
5	(i) Specified Denominations:	AUD200,000
	(ii) Calculation Amount:	AUD200,000
6	(i) Issue Date:	17 June 2014
	(ii) Trade Date:	10 June 2014
7	<b>Maturity Date</b>	18 June 2029
8	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
9	<b>Business Centre(s)</b>	London, Sydney and TARGET
10	<b>Calculation Agent</b>	Citibank, N.A., London Branch
11	<b>Alternative Currency Equivalent</b>	Not Applicable
12	<b>Synthetic Currency Asset Conditions</b>	Not Applicable

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

13	<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):	18 June in each year from and including 18 June 2015 to and including the Maturity Date
	(iv) Rate of Interest:	5.60 per cent. per annum payable annually in arrear
	(v) Fixed Coupon Amount:	AUD 11,200 per Calculation Amount
	(vi) Broken Amount(s):	Applicable. AUD 11,231.11 per Calculation Amount
	(vii) Day Count Fraction:	30/360

	(viii) Determination Date(s):	Not Applicable
	(ix) Business Day Convention:	Following Business Day Convention (Unadjusted)
14	<b>Floating Rate Note Provisions</b>	Not Applicable
15	<b>Zero Coupon Note Provisions</b>	Not Applicable
16	<b>Index Linked Interest Provisions</b>	Not Applicable
17	<b>Inflation Linked Interest Provisions</b>	Not Applicable
18	<b>Equity Linked Interest Provisions</b>	Not Applicable
19	<b>Currency Linked Interest Provisions</b>	Not Applicable
20	<b>Commodity Linked Interest Provisions</b>	Not Applicable
21	<b>Rate Linked Interest Provisions</b>	Not Applicable
22	<b>Multi-Asset Basket Linked Interest Provisions</b>	Not Applicable
23	<b>Structured Floating Rate Coupon</b>	Not Applicable
24	<b>Inverse Floating Rate Coupon</b>	Not Applicable
25	<b>Fixed Rate Step-Up/Step-Down Coupon</b>	Not Applicable
26	<b>Fixed to Floating Coupon</b>	Not Applicable
27	<b>Floating to Fixed Coupon</b>	Not Applicable
28	<b>Fixed to Floating Switchable Coupon</b>	Not Applicable
29	<b>Floating to Fixed Switchable Coupon</b>	Not Applicable
30	<b>Steeper Coupon</b>	Not Applicable
31	<b>Fixed Rate Range Accrual Coupon</b>	Not Applicable
32	<b>Floating Rate Range Accrual Coupon</b>	Not Applicable
33	<b>Fixed Rate Dual Range Accrual Coupon</b>	Not Applicable
34	<b>Floating Rate Dual Range Accrual Coupon</b>	Not Applicable
35	<b>Digital Coupon</b>	Not Applicable
36	<b>Inflation-Linked Coupon</b>	Not Applicable
37	<b>Inflation Protected Coupon</b>	Not Applicable
38	<b>Performance Coupon</b>	Not Applicable
39	<b>Annualised Performance Coupon</b>	Not Applicable
	<b>PROVISIONS RELATING TO REDEMPTION</b>	
40	<b>Put/Call Options</b>	Not Applicable
41	<b>Call Option</b>	Not Applicable
42	<b>Put Option</b>	Not Applicable
43	<b>Final Redemption Amount</b>	AUD 200,000 per Calculation Amount
44	<b>Early Redemption Amount</b>	
	Early Redemption Amount(s):	Par
45	<b>Unwind Costs:</b>	Applicable
46	<b>Expenses:</b>	Not Applicable
47	<b>Index Linked Redemption Provisions</b>	Not Applicable
48	<b>Inflation Protected Redemption Provisions</b>	Not Applicable
49	<b>Equity Linked Redemption Provisions</b>	Not Applicable
50	<b>Currency Linked Redemption Provisions</b>	Not Applicable
51	<b>Commodity Linked Redemption Provisions</b>	Not Applicable
52	<b>Rate Linked Redemption Provisions</b>	Not Applicable
53	<b>Multi-Asset Basket Linked Redemption Provisions</b>	Not Applicable

54	<b>Performance Redemption</b>	Not Applicable
55	<b>Performance Plus Downside Redemption</b>	Not Applicable
56	<b>Performance Plus Conditional Downside Redemption</b>	Not Applicable
57	<b>Absolute Performance Redemption</b>	Not Applicable
58	<b>Reverse Convertible Redemption</b>	Not Applicable
59	<b>Reverse Convertible Plus Conditional Downside Redemption</b>	Not Applicable
60	<b>Inflation Protected Redemption</b>	Not Applicable
61	<b>Dual Currency Redemption</b>	Not Applicable

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

62	<b>Form of Notes</b>	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
63	<b>New Global Note</b>	No
64	<b>Additional Disruption Events</b>	Not Applicable
65	<b>Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature)</b>	Not Applicable
66	<b>Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made</b>	Not Applicable
67	<b>Consolidation provisions</b>	Not Applicable

**DISTRIBUTION**

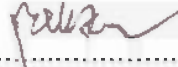
68	<b>U.S. Selling Restrictions</b>	Reg S Category 2; TEFRA D
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**LISTING AND ADMISSION TO TRADING APPLICATION**

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:



.....  
Duly authorised

## PART B — OTHER INFORMATION

### 1 LISTING AND ADMISSION TO TRADING

- (i) Listing and admission to trading: Application is expected to be made by the Bank (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 on 17 June 2014.
- (ii) Estimate of total expenses related to admission to trading: GBP 300 + VAT

### 2 RATING

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

### 3 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.

### 4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) Reasons for the offer: See "Use of Proceeds" wording in the Prospectus
- (ii) Estimated net proceeds: Not Applicable
- (iii) Estimated total expenses: Not Applicable

### 5 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.

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

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 5.60 per cent. per annum 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.

### 6 OPERATIONAL INFORMATION

- ISIN Code: XS1077864814
- Common Code: 107786481
- Swiss Securities Number (*Valorennummer*): Not Applicable
- WKN Number (*Wertpapierkennnummer*): Not Applicable
- Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s): Not Applicable
- Delivery: Delivery against payment

Names and addresses of additional Paying Agent(s) (if any):

Not Applicable

7 **INDEX DISCLAIMER**

Not Applicable



To: RBC Europe Limited  
Attention: Elaine Murray  
cc: Citibank, N.A., London Branch  
Attention: Agency & Trust Services

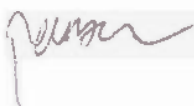
13<sup>th</sup> June, 2014

**LLOYDS BANK plc**  
**Note, Certificate and Warrant Programme**

We confirm our receipt of the Purchase Information relating to Series WMTN0052/ ISIN XS1077864814 (the "**Securities**") relating to the above Programme contained in your letter to us dated 13 June, 2014 and copied to Citibank, N.A., London Branch. We confirm the accuracy of such information and authorise and instruct RBC Europe Limited to prepare the Issue Terms relating to the **Securities** and Citibank, N.A., London Branch to prepare the temporary and permanent Global Note and to take all other action relating to the **Securities** contemplated by the Agency Agreement.

**LLOYDS BANK plc**

By:

A handwritten signature in black ink, appearing to be 'P. Murray', is written over a light grey rectangular background.



