

Final Terms dated 26 August 2014

Lloyds Bank plc

Issue of AUD 40,000,000 Fixed Rate Notes due August 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 prospectuses dated 15 May 2014 and 11 August 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 prospectuses 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:	WMTN0075
	(ii) Tranche Number:	1
2	<b>Specified Currency</b>	Australian Dollar ("AUD")
3	<b>Aggregate Nominal Amount</b>	
	(i) Series:	AUD 40,000,000
	(ii) Tranche:	AUD 40,000,000
4	<b>Issue Price</b>	100.00 per cent. of the Aggregate Nominal Amount
5	(i) Specified Denominations:	AUD 200,000
	(ii) Calculation Amount:	AUD 200,000
6	(i) Issue Date:	28 August 2014
	(ii) Trade Date:	14 August 2014
7	<b>Maturity Date</b>	28 August 2029
8	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
9	<b>Business Centre(s)</b>	London and Sydney
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
<b>PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE</b>		
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):	28 August in each year from and including 28 August 2015 to and including the Maturity Date
	(iv) Rate of Interest:	5.21 per cent. per annum payable annually in arrear
	(v) Fixed Coupon Amount:	AUD 10,420 per Calculation Amount
	(vi) Broken Amount(s):	Not Applicable
	(vii) Day Count Fraction:	30/360

	(vii) 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>Steepener 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	Performance Redemption	Not Applicable
55	Performance Plus Downside Redemption	Not Applicable
56	Performance Plus Conditional Downside Redemption	Not Applicable
57	Absolute Performance Redemption	Not Applicable
58	Reverse Convertible Redemption	Not Applicable
59	Reverse Convertible Plus Conditional Downside Redemption	Not Applicable
60	Inflation Protected Redemption	Not Applicable
61	Dual Currency Redemption	Not Applicable

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

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

**DISTRIBUTION**


68	U.S. Selling Restrictions	Reg S Category2; 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 28 August 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 5.21 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: XS1101933270

Common Code: 110193327

Swiss Securities Number (*Valorenummer*): 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

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**INDEX DISCLAIMER**

Not Applicable