

Final Terms dated 1 September 2014

Lloyds Bank plc

Issue of EUR30,000,000 Fixed Rate Dual Range Accrual Notes due September 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, the supplemental prospectus dated 15 May 2014 and the supplemental prospectus dated 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:	WMTN0077
	(ii) Tranche Number:	1
2	Specified Currency	Euro (“EUR”)
3	Aggregate Nominal Amount	
	(i) Series:	EUR30,000,000
	(ii) Tranche:	EUR30,000,000
4	Issue Price	100 per cent. of the Aggregate Nominal Amount
5	(i) Specified Denominations:	EUR100,000
	(ii) Calculation Amount:	EUR100,000
6	(i) Issue Date:	3 September 2014
	(ii) Trade Date:	20 August 2014
7	Maturity Date	3 September 2029
8	Business Day Convention	Modified Following Business Day Convention (Unadjusted)
9	Business Centre(s)	London and TARGET
10	Calculation Agent	JP. Morgan Chase Bank, N.A., London Branch
11	Alternative Currency Equivalent	Not Applicable
12	Synthetic Currency Asset Conditions	Not Applicable

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

13	<b>Fixed Rate Note Provisions</b>								
									Not Applicable
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>								Applicable
	(i)	Range Accrual Reference Item:							2
	(ii)	Payment Date Extension							Not Applicable
	(iii)	Number of Extension Business Days:							Not Applicable
	(iv)	Index/Indices:							
				Source of information about the Index:					
		Index Sponsor:		Weight:	Exchange(s):	Related Exchange(s):	Multi-Exchange Index:		Threshold Percentage:
					As defined in Asset Condition 1.9 ( <i>Definitions</i> ) of the Index Linked Asset Conditions				
		EURO STOXX 50® (Price) Index	Bloomberg page: SX5F: <Index>	Not Applicable		Eurex Exchange	Applicable		Not Applicable
	(v)	Correction of Index Levels:							Applicable
	(vi)	Correction Cut-Off Date:							In respect of each Reference Date, the last Scheduled Trading Day falling no later than the second Business Day immediately preceding the Interest Payment Date immediately following such Reference Date
	(vii)	Subsequent Correction:							Not Applicable
	(viii)	Initial Setting Date:							Not Applicable
	(ix)	Initial Averaging Dates:							Not Applicable
	(x)	Initial Setting Cut-Off Date/Initial Averaging Cut-Off Dates:							Not Applicable
	(xi)	Valuation Dates/Averaging Dates:			Valuation Dates:		Averaging Dates:		Not Applicable
					Not Applicable		Not Applicable		
	(xii)	Valuation Cut-Off Date/Averaging Cut-Off Date:							Not Applicable
	(xiii)	Observation Dates:							In addition to the dates stated in Index Linked Asset Condition 1.9 ( <i>Definitions</i> ), each Range Accrual Observation Date
	(xiv)	Observation Cut-Off Date:							As stated in Index Linked Asset Condition 1.9 ( <i>Definitions</i> )
	(xv)	Valuation Time:							As stated in Index Linked Asset Condition 1.9 ( <i>Definitions</i> ), which shall also be the "Reference Time"
	(xvi)	Averaging Disruption Provisions:							Not Applicable
	(xvii)	Index Basket Provisions:							Not Applicable
	(xviii)	Index Basket Level:							Not Applicable
		Common Scheduled Trading Days:							Not Applicable
		Common Disrupted Days:							Not Applicable
		Individual Disrupted Days:							Not Applicable
	(xix)	Look-Back Provisions:							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>	Applicable
	(i) Range Accrual Reference Item:	1
	(ii) Payment Date Extension:	Not Applicable
	Number of Extension Business Days:	Not Applicable
	(iii) Underlying Rate(s):	
	Underlying Rate:	
	(I) Underlying Rate:	EUR CMS Rate
	(II) Weight:	Not Applicable
	(III) Underlying Rate Jurisdiction:	Each CMS Business Centre
	(IV) ISDA Determination:	Not Applicable
	(V) Screen Rate Determination:	Not Applicable
	(VI) CMS Rate Determination:	Applicable
	- CMS Currency:	EUR
	- CMS Designated Maturity:	10 year
	- CMS Screen Page:	Reuters Screen ISDAFIX2 Page
	- CMS Reference Time:	11 a.m. (Frankfurt time)
	- CMS Determination Date:	Zero CMS Business Days prior to the Reference Date or Averaging Reference Date (for the avoidance of doubt each Range Accrual Observation Date)
	- CMS Business Centre(s):	As defined in Rate Linked Asset Condition 6.7 ( <i>Definitions</i> )
	- CMS Reference Banks Number:	Five (5)
	- CMS Relevant Interbank Market:	As defined in Rate Linked Asset Condition 6.7 ( <i>Definitions</i> )
	(VII) Rates Variance Determination:	Not Applicable
	(iv) Underlying Rate Basket Level:	Not Applicable
	(v) Initial Setting Date:	Not Applicable
	(vi) Initial Averaging Dates:	Not Applicable
	(vii) Valuation Dates/Averaging Dates:	Valuation Dates: Not Applicable Averaging Dates: Not Applicable
	(viii) Observation Dates:	In addition to the dates stated in Rate Linked Asset Condition 6.7 ( <i>Definitions</i> ), each Range Accrual Observation Date
	(ix) Valuation Time:	Not Applicable
	(x) Look-Back Provisions:	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>		Applicable
	(i) Interest Commencement Date:		3 September 2014
	(ii) Interest Period Date(s):		Each Interest Payment Date
	(iii) Interest Payment Date(s):		3 September in each year from (and including) 3 September 2015 to (and including) 3 September 2029
	(iv) Initial Fixed Rate Period Start Date:		3 September 2014
	(v) Initial Fixed Rate Period End Date:		3 September 2018
	(vi) Initial Fixed Rate of Interest:	Interest Accrual Period	Initial Fixed Rate of Interest
		All Interest Accrual Periods falling in the period from and including 3 September 2014 to but excluding 3 September 2018	3.06 per cent. per annum
	(vii) Range Accrual Fixed Rate of Interest:	Interest Accrual Period	Range Accrual Fixed Rate of Interest
		All Interest Accrual Periods falling in the period from and including 3 September 2018 to but excluding 3 September 2029	3.06 per cent. per annum
	(viii) Range Accrual Observation Period:	Each Range Accrual Fixed Rate Interest Accrual Period	
	(ix) Range Accrual Observation Dates:	Observation	In respect of a Reference Item, the fifth Scheduled Trading Day for such Reference Item prior to the last day of the relevant Range Accrual Fixed Rate Interest Accrual Period, which date shall be an Observation Date and for which purpose the definition of Scheduled Trading Day in Payout Condition 11.1 ( <i>Definitions</i> ) shall apply notwithstanding that the Reference Items are not Basket Components
	(x) Range Accrual Observation Period Cut-Off Date:	Observation	Not Applicable
	(xi) Range Accrual Observation Time:	Observation	In respect of Range Accrual Reference Item <sub>1</sub> , the CMS Reference Time and in respect of Range Accrual Reference Item <sub>2</sub> , Closing
	(xii) Range Accrual Reference Item <sub>1</sub> :		The Underlying Rate as specified in paragraph 21 above
	(xiii) Range Accrual Reference Item <sub>2</sub> :		The Index as specified in paragraph 16 above
	(xiv) Range Accrual Barrier Provisions:	Barrier	



Range Accrual Barrier Period:	Lower Barrier <sub>1</sub> :	Upper Barrier <sub>1</sub> :	Lower Barrier <sub>2</sub> :	Upper Barrier <sub>2</sub> :
All Interest Accrual Periods falling in the period from and including 3 September 2018 to but excluding 3 September 2029	Not Applicable	6.0%	2,100	Not Applicable
(xv) Lower Barrier Criterion <sub>1</sub> :		Not Applicable		
(xvi) Upper Barrier Criterion <sub>1</sub> :		Less/Equal		
(xvii) Lower Barrier Criterion <sub>2</sub> :		Excess/Equal		
(xviii) Upper Barrier Criterion <sub>2</sub> :		Not Applicable		
(xix) Range Accrual Scheduled Trading Days:	Common	Not Applicable		
(xx) Range Accrual Disrupted Days:	Individual	Not Applicable		
(xxi) Range Accrual Disrupted Days:	Common	Not Applicable		
(xxii) Business Day Convention:		Modified Following Business Day Convention (Unadjusted)		
(xxiii) Day Count Fraction:		30/360		
(xxiv) Determination Date(s):		Not Applicable		
34 Floating Rate Dual Range Accrual Coupon		Not Applicable		
35 Digital Coupon		Not Applicable		
36 Inflation-Linked Coupon		Not Applicable		
37 Inflation Protected Coupon		Not Applicable		
38 Performance Coupon		Not Applicable		
39 Annualised Performance Coupon		Not Applicable		
<b>PROVISIONS RELATING TO REDEMPTION</b>				
40 Put/Call Options		Not Applicable		
41 Call Option		Not Applicable		
42 Put Option		Not Applicable		
43 Final Redemption Amount		EUR 100,000 per Calculation Amount		
44 Early Redemption Amount				
Early Redemption Amount(s):		Par		
45 Unwind Costs:		Applicable		
46 Expenses		Not Applicable		
47 Index Linked Redemption Provisions		Not Applicable		
48 Inflation Protected Redemption Provisions		Not Applicable		
49 Equity Linked Redemption Provisions		Not Applicable		
50 Currency Linked Redemption Provisions		Not Applicable		
51 Commodity Linked Redemption Provisions		Not Applicable		
52 Rate Linked Redemption Provisions		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>	Applicable Change in Law Hedging Disruption Increased Cost of Hedging
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**

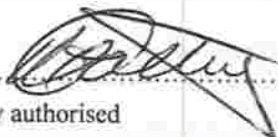
68	<b>U.S. Selling Restrictions</b>	Reg S Category 2; TEFRA D
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**LISTING AND ADMISSION TO TRADING APPLICATION**

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 from 3 September 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

- (iii) Reasons for the offer: Please refer to the section titled "Use of Proceeds" in the Base Prospectus
- (iv) Estimated net proceeds: Not Applicable
- (v) Estimated total expenses: Not Applicable

### 5 HISTORIC INTEREST RATES

Details of historic CMS rates can be obtained from Reuters.

### 6 OPERATIONAL INFORMATION

- ISIN Code: XS1103314362
- Common Code: 110331436
- 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

### 7 INDEX DISCLAIMER

The following provisions apply in relation to the Index and/or Index Sponsor:

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- Recommend that any person invest in the Notes or any other securities.
- Have any responsibility or liability for or make any decisions about the timing, amount or

pricing of the Notes.

- Have any responsibility or liability for the administration, management or marketing of the Notes.
- Consider the needs of the Notes or the owners of the Notes in determining, composing or calculating the EURO STOXX 50<sup>®</sup> Index or have any obligation to do so.

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  - The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50<sup>®</sup> Index and its data;
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