

Final Terms dated 30 September 2014

Lloyds Bank plc

Issue of EUR 1,500,000 Collared Floating Rate Notes due October 2024

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 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:	WMTN0102
	(ii) Tranche Number:	1
2	Specified Currency	Euro ("EUR")
3	Aggregate Nominal Amount	
	(i) Series:	EUR 1,500,000
	(ii) Tranche:	EUR 1,500,000
4	Issue Price	100 per cent. of the Aggregate Nominal Amount
5	(i) Specified Denominations:	EUR 100,000
	(ii) Calculation Amount:	EUR 100,000
6	(i) Issue Date:	2 October 2014
	(ii) Trade Date:	22 September 2014
7	Maturity Date	2 October 2024
8	Business Day Convention	Modified Following Business Day Convention (Adjusted)
9	Business Centre(s)	London and TARGET
10	Calculation Agent	Société Générale
11	Alternative Currency Equivalent	Not Applicable
12	Synthetic Currency Asset Conditions	Not Applicable
PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE		
13	Fixed Rate Note Provisions	Not Applicable
14	Floating Rate Note Provisions	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Dates:	2 January, 2 April, 2 July, 2 October in each year from and including 2 January 2015 to and including the Maturity Date
	(iv) Business Day Convention:	Modified Following Business Day Convention (Adjusted)
	(v) Party responsible for calculating the	Not applicable

interest due (if not the Calculation Agent):

(vi) Screen Rate Determination:	Applicable
- Reference Rate:	3 month EURIBOR
- Interest Determination Date(s):	The second TARGET Business Days prior the first day of each Interest Accrual Period at 11.00 a.m., Brussels time
- Relevant Screen Page:	Reuters Screen EURIBOR01 Page
(vii) ISDA Determination:	Not Applicable
(viii) CMS Rate Determination:	Not Applicable
(ix) Linear Interpolation:	Not Applicable
(x) Margin(s):	0.00 per cent. per annum
(xi) Minimum Rate of Interest:	1.40 per cent. per annum
(xii) Maximum Rate of Interest:	4.00 per cent. per annum
(xiii) Day Count Fraction:	Actual/360
(xiv) Determination Date(s):	Not Applicable
15 Zero Coupon Note Provisions	Not Applicable
16 Index Linked Interest Provisions	Not Applicable
17 Inflation Linked Interest Provisions	Not Applicable
18 Equity Linked Interest Provisions	Not Applicable
19 Currency Linked Interest Provisions	Not Applicable
20 Commodity Linked Interest Provisions	Not Applicable
21 Rate Linked Interest Provisions	Not Applicable
22 Multi-Asset Basket Linked Interest Provisions	Not Applicable
23 Structured Floating Rate Coupon	Not Applicable
24 Inverse Floating Rate Coupon	Not Applicable
25 Fixed Rate Step-Up/Step-Down Coupon	Not Applicable
26 Fixed to Floating Coupon	Not Applicable
27 Floating to Fixed Coupon	Not Applicable
28 Fixed to Floating Switchable Coupon	Not Applicable
29 Floating to Fixed Switchable Coupon	Not Applicable
30 Steeper Coupon	Not Applicable
31 Fixed Rate Range Accrual Coupon	Not Applicable
32 Floating Rate Range Accrual Coupon	Not Applicable
33 Fixed Rate Dual Range Accrual Coupon	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
PROVISIONS RELATING TO REDEMPTION	
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	Multi-Asset Basket Linked Redemption Provisions	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	Yes
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)	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 Category 2; TELFRAD

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 Issue Date.
- (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: Please refer to the section titled "Use of Proceeds" in the Prospectus.
- (ii) Estimated net proceeds: Not Applicable
- (iii) Estimated total expenses: Not Applicable

5 HISTORIC INTEREST RATES

Details of historic EURIBOR rates can be obtained from www.euribor-cbf.eu/euribor-org/euribor-rates.html

6 OPERATIONAL INFORMATION

ISIN Code: XS114936773

Common Code: 111493677

Swiss Securities Number (Valorennummer): Not Applicable

WKN Number (Wertpapierkennnummer): A1ZQDM

Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *soci te 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