

Final Terms dated 6 October 2014

Lloyds Bank plc

Issue of EUR 21,000,000 Callable Fixed Rate Step Up Notes due October 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 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:	WMTN0108
	(ii) Tranche Number:	1
2	<b>Specified Currency</b>	Euro ("EUR")
3	<b>Aggregate Nominal Amount</b>	
	(i) Series:	EUR 21,000,000
	(ii) Tranche:	EUR 21,000,000
4	<b>Issue Price</b>	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:	08 October 2014
	(ii) Trade Date:	29 September 2014
7	<b>Maturity Date</b>	08 October 2029
8	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
9	<b>Business Centre(s)</b>	London 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>	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>	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>	Applicable
	(i) Rate of Interest	Interest Accrual Period: Rate of Interest: All Interest Accrual Periods falling in the period from and including the Issue Date to but excluding 8 October 2024 2.00 per cent. per annum All Interest Accrual Periods falling in the period from and including 8 October 2024 to but excluding the Maturity Date 2.50 per cent. per annum
	(ii) Interest Commencement Date:	8 October 2014
	(iii) Interest Period Date(s):	Each Interest Payment Date
	(iv) Interest Payment Date(s):	8 October in each year from and including 8 October 2015 to and including the Maturity Date
	(v) Broken Amount(s):	Not Applicable
	(vi) Day Count Fraction:	30/360
	(vii) Determination Date(s):	Not Applicable
	(viii) Business Day Convention:	Following Business Day Convention (Unadjusted)
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>	Call Option
41	<b>Call Option</b>	Applicable
	(i) Optional Redemption Date(s):	8 October 2024

	(ii) Optional Redemption Amount(s):	EUR 100,000 per Calculation Amount
	(iii) If redeemable in part:	
	(a) Minimum Redemption Amount:	Not Applicable
	(b) Maximum Redemption Amount:	Not Applicable
	(iv) Call Option Business Centre(s):	London and TARGET
	(v) Notice period:	5 (five) London and TARGET Business Days prior to the Optional Redemption Date
42	<b>Put Option</b>	Not Applicable
43	<b>Final Redemption Amount</b>	EUR 100,000 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
<b>GENERAL PROVISIONS APPLICABLE TO THE NOTES</b>		
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>	Yes
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</b>	Not Applicable

each payment is to be made

67 Consolidation provisions

Not Applicable

**DISTRIBUTION**

68 U.S. Selling Restrictions

Reg S Category 2; TEFRA D

**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	<b>LISTING AND ADMISSION TO TRADING</b>	
	(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 8 October 2014.
	(ii) Estimate of total expenses related to admission to trading:	£300 + VAT
2	<b>RATING</b>	
	Ratings:	The Notes to be issued have been rated: S&P: A
3	<b>INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE</b>	
	"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	<b>REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES</b>	
	(i) Reasons for the offer:	Please refer to the section titled "Use of Proceeds" in the Base Prospectus
	(ii) Estimated net proceeds:	Not Applicable
	(iii) Estimated total expenses:	Not Applicable
5	<b>OPERATIONAL INFORMATION</b>	
	ISIN Code:	XS1117651627
	Common Code:	111765162
	Swiss Securities Number ( <i>Valorennummer</i> ):	25593789
	WKN Number ( <i>Wertpapierkennnummer</i> ):	A1ZQQ5
	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
6	<b>INDEX DISCLAIMER</b>	Not Applicable