

Final Terms dated 15 October 2014

Lloyds Bank plc

Issue of AUD 15,000,000 Fixed Rate 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 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:	WMTN0109
	(ii) Tranche Number:	I
2	Specified Currency	Australian Dollar ("AUD")
3	Aggregate Nominal Amount	
	(i) Series:	AUD 15,000,000
	(ii) Tranche:	AUD 15,000,000
4	Issue Price	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:	17 October 2014
	(ii) Trade Date:	3 October 2014
7	Maturity Date	17 October 2029
8	Business Day Convention	Following Business Day Convention (Unadjusted)
9	Business Centre(s)	London, Sydney and New York
10	Calculation Agent	Citibank, 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	Fixed Rate Note Provisions	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Date(s):	17 October in each year from and including 17 October 2015 to and including the Maturity Date
	(iv) Rate of Interest:	5.34 per cent. per annum payable annually in arrear
	(v) Fixed Coupon Amount:	AUD 10,680 per Calculation Amount
	(vi) Broken Amount(s):	Not Applicable
	(vii) Day Count Fraction:	30/360

	(viii) Determination Date(s):	Not Applicable
	(ix) Business Day Convention:	Following Business Day Convention (Unadjusted)
14	Floating Rate Note Provisions	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	Steepener 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	AUD 200,000 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)	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 Category 2; TEFRA D
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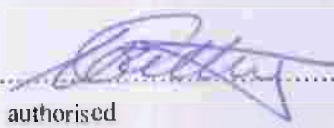
LISTING AND ADMISSION TO TRADING APPLICATION

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 October 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 5.34 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: XS1120498602
- Common Code: 112049860
- Swiss Securities Number (*Vclorennummer*): 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

