

Final Terms dated 17 February 2015

Lloyds Bank plc

Issue of EUR 50,000,000 CMS-Linked Floating Rate Notes due February 2030
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 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 EC2V7HN.

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:	WMTN0136
	(ii) Tranche Number:	1
2	Specified Currency	Euro ("EUR")
3	Aggregate Nominal Amount	
	(i) Series:	EUR 50,000,000
	(ii) Tranche:	EUR 50,000,000
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	(iii) Issue Date:	19 February 2015
	(iv) Trade Date:	29 January 2015
7	Maturity Date	19 February 2030
8	Business Day Convention	Modified Following Business Day Convention (Unadjusted)
9	Business Centre(s)	London and TARGET
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	Not Applicable
14	Floating Rate Note Provisions	Applicable
	(i) Interest Commencement Date:	19 February 2015
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Dates:	19 February, 19 May, 19 August and 19 November in each year from (and including) 19 May 2015 to (and including) 19 February 2030

	(iv) Business Day Convention:	Modified Following Business Day Convention (Unadjusted)
	(v) Party responsible for calculating the interest due (if not the Calculation Agent):	Not Applicable
	(vi) Screen Rate Determination:	Not Applicable
	(vii) ISDA Determination:	Not Applicable
	(viii) 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:	Two (2) TARGET Business Days prior to the first day of the Interest Accrual Period.
	- CMS Business Centre(s):	TARGET
	- CMS Reference Banks Number:	Five (5)
	- CMS Relevant Interbank Market:	Euro-zone interbank market
	(ix) Linear Interpolation:	Not Applicable
	(x) Margin(s):	+ 0.30 per cent. per annum
	(xi) Minimum Rate of Interest:	0.00 per cent. per annum
	(xii) Maximum Rate of Interest:	3.00 per cent. per annum
	(xiii) Day Count Fraction:	30/360
	(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

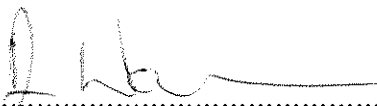
32	Floating Rate Range Accrual Coupon	Not Applicable
33	Fixed Rate Dual Range Accrual Coupon	Not Applicable
34	Floating Rate Dual Range Accrual Coupon	Not Applicable
35	Digital Coupon	Not Applicable
36	Inflation-Linked Coupon	Not Applicable
37	Inflation Protected Coupon	Not Applicable
38	Performance Conpon	Not Applicable
39	Annualised Performance Coupon	Not Applicable
PROVISIONS RELATING TO REDEMPTION		
40	Put/Call Options	Call Option
41	Call Option	Applicable
	(i) Optional Redemption Date(s):	19 February 2025
	(ii) Optional Redemption Amount(s):	EUR 100,000 per Calculation Amount
	(iii) If redeemable in part:	
	Minimum Redemption Amount:	Not Applicable
	Maximum Redemption Amount:	Not Applicable
	(iv) Call Option Business Centres:	London, TARGET
	(v) Notice period:	At least five (5) TARGET and London Business Days prior to the Optional Redemption Date
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	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)	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	The provisions in Base General Condition 2 (<i>Further Issues</i>) apply
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: 
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Duly authorised

PART B—OTHER INFORMATION

1	LISTING AND ADMISSION TO TRADING	
	(i) Listing and admission to trading:	Application has been 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 the Issue Date.
	(ii) Estimate of total expenses related to admission to trading:	GBP 1,750 + VAT
2	RATING	
	Ratings:	The Notes have not been rated.
3	INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE	
	“Save as discussed in <i>“Selling Restrictions”</i> , 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 CMS rates can be obtained from Reuters.	
6	OPERATIONAL INFORMATION	
	ISIN Code:	XS1183515508
	Common Code:	118351550
	Swiss Securities Number (<i>Valorennummer</i>):	Not Applicable
	WKN Number (<i>Wertpapierkennnummer</i>):	Not Applicable
	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
7	INDEX DISCLAIMER	Not Applicable

