

Final Terms dated 9 February 2015

**Lloyds Bank plc**

Issue of EUR 10,000,000 Structured 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 prospectus dated 15 May 2014, 11 August 2014 and 6 November 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**{xe "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**{xe "2010 PD Amending Directive"}” means Directive 2010/73/EU.

1	(i) Series Number:	WMTN0137
	(ii) Tranche Number:	1
2	<b>Specified Currency</b>	Euro (“EUR”)
3	<b>Aggregate Nominal Amount</b>	
	(i) Series:	EUR 10,000,000
	(ii) Tranche:	EUR 10,000,000
4	<b>Issue Price</b>	100.00 per cent. of the Aggregate Nominal Amount
5	(i) Specified Denominations:	EUR 100,000
	(ii) Calculation Amount:	EUR 100,000
6	(i) Issue Date:	11 February 2015
	(ii) Trade Date:	02 February 2015
7	<b>Maturity Date</b>	11 February 2030
8	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
9	<b>Business Centre(s)</b>	TARGET and London
10	<b>Calculation Agent</b>	Landesbank Baden-Württemberg
11	<b>Alternative Currency Equivalent</b>	Not Applicable
12	<b>Synthetic Currency Asset Conditions</b>	Not Applicable
<b>PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE</b>		
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>	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Date(s):	11 February in each year from and including 11 February 2016 up to and including the Maturity Date
	(iv) Business Day Convention:	Following Business Day Convention (Unadjusted)
	(v) Party responsible for calculating the interest due (if not the Calculation Agent):	Not Applicable
	(vi) Relevant Rate:	
	(a) ISDA Determination:	Not Applicable
	(b) Screen Rate Determination:	Not Applicable
	(c) CMS Rate Determination:	Applicable
	- CMS Currency:	EUR
	- CMS Designated Maturity:	10 years
	- CMS Screen Page:	Reuters page ISDAFIX2
	- CMS Reference Time:	11.00 a.m. Frankfurt time
	- CMS Determination Date:	Two (2) CMS Business Days prior to the Issue Date or to the first day of each Reference Date or Averaging Reference Date
	- Reference Date	Each Interest Period Date (excluding the Maturity Date)
	- CMS Business Centre(s):	TARGET2 and London
	- CMS Reference Banks Number:	Not Applicable
	- CMS Relevant Interbank Market:	Not Applicable
	(d) Rates Variance Determination:	Not Applicable
	(vii) Day Count Fraction:	Actual/Actual ICMA
	(viii) Determination Date(s):	11 February in each year
	(ix) Leverage:	Applicable
		Interest Accrual Period: Leverage:
		All Interest Accrual Periods falling in the period from and including the Issue Date to and including the Maturity Date 89.3 per cent.
	(x) Margin:	Not Applicable

	(xi) Cap:	Applicable	
		Interest Accrual Period:	Cap:
		All Interest Accrual Periods falling in the period from and including the Issue Date to and including the Maturity Date	7.00 per cent.
	(xii) Floor:	Applicable	
		Interest Accrual Period:	Floor:
		All Interest Accrual Periods falling in the period from and including the Issue Date to and including the Maturity Date	0.00 per cent.
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>Steepener 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>	Not Applicable	
41	<b>Call Option</b>	Not Applicable	
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>	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

**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>	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 each payment is to be made</b>	Not Applicable
67	<b>Consolidation provisions</b>	The provisions in Base General Condition 2 ( <i>Further Issues</i> ) apply

**DISTRIBUTION**

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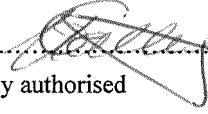
**LISTING AND ADMISSION TO TRADING APPLICATION**

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



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## 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 the Issue Date.
	(ii) Estimate of total expenses related to admission to trading:	£300 + VAT
2	<b>RATING</b>	
	Ratings:	The Notes to be issued have not been rated.
3	<b>INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE</b>	
		“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	<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 Prospectus.
	(ii) Estimated net proceeds:	Not Applicable
	(iii) Estimated total expenses:	Not Applicable
5	<b>HISTORIC INTEREST RATES</b>	
		Details of historic CMS rates can be obtained from Reuters.
6	<b>OPERATIONAL INFORMATION</b>	
	ISIN Code:	XS1185163208
	Common Code:	118516320
	Swiss Securities Number ( <i>Vulorennummer</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	<b>INDEX DISCLAIMER</b>	Not Applicable