

Final Terms dated 22 April 2015

Lloyds Bank plc

Issue of EUR 10,000,000 Structured Floating Rate Notes due April 2030
under the Global Medium Term Note 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 9 April 2015 which constitutes 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. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is 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	Issuer:	Lloyds Bank plc
2	(i) Series Number:	WMTN0156
	(ii) Tranche Number:	1
3	Specified Currency	Euro (“EUR”)
4	Aggregate Nominal Amount	
	(i) Series:	EUR 10,000,000
	(ii) Tranche:	EUR 10,000,000
5	Issue Price	100 per cent. of the Aggregate Nominal Amount
6	(i) Specified Denominations:	EUR 100,000
	(ii) Calculation Amount:	EUR 100,000
7	(i) Issue Date:	24 April 2015
	(ii) Trade Date:	20 April 2015
8	Maturity Date	24 April 2030
9	Business Day Convention	Modified Following Business Day Convention (Unadjusted)
10	Business Centre(s)	London and TARGET
11	Calculation Agent	Barclays Bank PLC
12	Alternative Currency Equivalent	Not Applicable
13	Synthetic Currency Asset Conditions	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14	Fixed Rate Note Provisions	Not Applicable
15	Floating Rate Note Provisions	Not Applicable
16	Zero Coupon Note Provisions	Not Applicable

17	Index Linked Interest Provisions	Not Applicable
18	Inflation 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	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Date(s):	24 April in each year from and including 24 April 2016 to and including the Maturity Date
	(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) Relevant Rate:	
	(a) ISDA Determination:	Not Applicable
	(b) Screen Rate Determination:	Not Applicable
	(c) CMS Rate Determination:	Applicable
	- CMS Currency:	EUR
	- CMS Designated Maturity:	Ten (10) years
	- CMS Screen Page:	Reuters Screen ISDAFIX2
	- CMS Reference Time:	11 a.m. (Frankfurt time)
	- CMS Determination Date:	Two (2) CMS Business Days prior to the start of the Interest Accrual Period
	- CMS Business Centre(s):	TARGET
	- CMS Reference Banks Number:	Five (5)
	- CMS Relevant Interbank Market:	Euro-zone interbank market
	(d) Rates Variance Determination:	Not Applicable
	(vii) Day Count Fraction:	30/360
	(viii) Leverage:	Applicable
		Interest Accrual Period: Leverage:
		All Interest Accrual Periods 112.00 per cent. falling in the period from and including the Issue Date to but excluding the Maturity Date:
	(ix) Margin:	Not Applicable

(x) Cap:	Applicable	
	Interest Accrual Period:	Cap:
	All Interest Accrual Periods falling in the period from and including the Issue Date to but excluding the Maturity Date	4.00 per cent.
(xi) Floor:	Applicable	
	Interest Accrual Period:	Floor:
	All Interest Accrual Periods falling in the period from and including the Issue Date to but excluding the Maturity Date	0.00 per cent. per annum
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	Fixed Rate Range Accrual Coupon	Not Applicable
31	Floating Rate Range Accrual Coupon	Not Applicable
32	Fixed Rate Dual Range Accrual Coupon	Not Applicable
33	Floating Rate Dual Range Accrual Coupon	Not Applicable
34	Digital Coupon	Not Applicable
35	Inflation-Linked Coupon	Not Applicable
36	Inflation Protected Coupon	Not Applicable
37	Performance Coupon	Not Applicable
38	Annualised Performance Coupon	Not Applicable
PROVISIONS RELATING TO REDEMPTION		
39	Put/Call Options	Not Applicable
40	Call Option	Not Applicable
41	Put Option	Not Applicable
42	Target Auto Redemption	Not Applicable
43	Autocall	Not Applicable
44	Final Redemption Amount	EUR 100,000 per Calculation Amount
45	Early Redemption Amount	
	Early Redemption Amount(s):	Par

46	Unwind Costs:	Applicable
47	Expenses	Not Applicable
48	Index Linked Redemption Provisions	Not Applicable
49	Inflation Protected 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

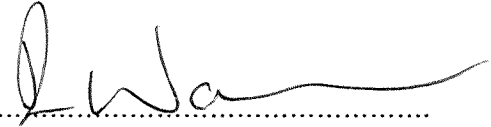
DISTRIBUTION

67	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 Global Medium Term Note Programme of Lloyds Bank plc and Lloyds Banking Group plc.

Signed on behalf of the Issuer:

By: 
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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 Issuer (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 or around the 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 Issuer 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 Floating Rate Notes only — HISTORIC INTEREST RATES

Details of historic CMS rates can be obtained from Reuters.

6 OPERATIONAL INFORMATION

ISIN Code: XS1224001070

Common Code: 122400107

Swiss Securities Number (Vilorennummer): 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