

Final Terms dated 11 May 2015

Lloyds Bank plc

Issue of €25,000,000 Fixed Rate Senior Unsecured Notes due May 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:	WMTN0157
	(ii) Tranche Number:	1
3	Specified Currency	Euro (“EUR”)
4	Aggregate Nominal Amount	EUR 25,000,000
	(i) Series:	EUR 25,000,000
	(ii) Tranche:	EUR 25,000,000
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:	13 May 2015
	(ii) Trade Date:	5 May 2015
8	Maturity Date	13 May 2030
9	Business Day Convention	Following Business Day Convention (Unadjusted)
10	Business Centre(s)	London and TARGET
11	Calculation Agent	Citibank, N.A., London Branch
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	Applicable
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(i) Interest Commencement Date:	Issue Date
(ii) Interest Period Date(s):	Each Interest Payment Date
(iii) Interest Payment Date(s):	13 May in each year from and including 13 May 2016 to and including the Maturity Date
(iv) Rate(s) of Interest:	1.58 per cent. per annum payable annually in arrear
(v) Fixed Coupon Amount(s):	EUR 1,580 per Calculation Amount
(vi) Broken Amount(s):	Not Applicable
(vii) Day Count Fraction:	Actual/Actual – ISDA
(viii) Business Day Convention:	Following Business Day Convention (Unadjusted)
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	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 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:** Not 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** Not Applicable

which such Talons mature)

- 66 **Details relating to Instalment Notes:** Not Applicable
amount of each instalment, date on which
each payment is to be made

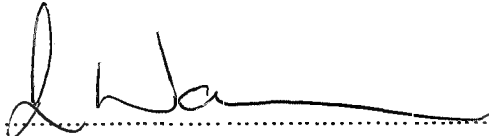
DISTRIBUTION

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

Signed on behalf of the Issuer:

By: A handwritten signature in black ink, appearing to be 'L. Wa', is written over a horizontal dotted line.

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 on or around 18 May 2015.
- (ii) Estimate of total expenses related to admission to trading: GBP 300 + VAT

2 RATING

Ratings: The Notes to be issued are expected to be rated:
Moody's:A1

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 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 Issuer 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 1.58 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: XS1231255685

Common Code: 123125568

Swiss Securities Number: Not Applicable

(Valorenummer):

WKNNumber Not Applicable

(Wertpapierkennnummer):

Any clearing system(s) other than Not Applicable

Euroclear Bank S.A./N.V. and

Clearstream Banking, *société*

anonyme and the relevant

identification number(s):

Delivery: Delivery against payment

Names and addresses of additional Not Applicable

Paying Agent(s) (if any):

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INDEX DISCLAIMER Not Applicable
