

**Final Terms dated 20 May 2015**

**Lloyds Bank plc**

**Issue of EUR 100,000,000 Fixed Rate Notes due May 2027  
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 and the supplemental prospectus dated 11 May 2015 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 Issuer 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 prospectus 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**" 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:	<b>WMTN0166</b>
	(ii) Tranche Number:	1
3.	<b>Specified Currency</b>	Euro ("EUR")
4.	<b>Aggregate Nominal Amount</b>	
	(i) Series:	EUR 100,000,000
	(ii) Tranche:	EUR 100,000,000
5.	<b>Issue Price</b>	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:	22 May 2015
	(ii) Trade Date:	15 May 2015
8.	<b>Maturity Date</b>	22 May 2027
9.	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
10.	<b>Business Centre(s)</b>	London and TARGET
11.	<b>Calculation Agent</b>	Citibank N.A., London Branch
12.	<b>Alternative Currency Equivalent</b>	Not Applicable
13.	<b>Synthetic Currency Asset Conditions</b>	Not Applicable

## PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	<b>Fixed Rate Note Provisions</b>	Applicable
(i)	Interest Commencement Date:	Issue Date
(ii)	Interest Period Date(s):	Each Interest Payment Date
(iii)	Interest Payment Date(s):	22 May in each year from and including 22 May 2016 to and including the Maturity Date.
(iv)	Rate(s) of Interest:	1.651 per cent. per annum payable annually in arrear
(v)	Fixed Coupon Amount:	EUR 1,651 per Calculation Amount
(vi)	Broken Amount(s):	Not Applicable
(vii)	Day Count Fraction:	Actual/Actual ICMA: Determination Date(s): the Interest Payment Date in each year
(viii)	Business Day Convention:	Following Business Day Convention (Unadjusted)
15.	<b>Floating Rate Note Provisions</b>	Not Applicable
16.	<b>Zero Coupon Note Provisions</b>	Not Applicable
17.	<b>Index Linked Interest Provisions</b>	Not Applicable
18.	<b>Inflation 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>	Not Applicable
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>Fixed Rate Range Accrual Coupon</b>	Not Applicable

31.	<b>Floating Rate Range Accrual Coupon</b>	Not Applicable
32.	<b>Fixed Rate Dual Range Accrual Coupon</b>	Not Applicable
33.	<b>Floating Rate Dual Range Accrual Coupon</b>	Not Applicable
34.	<b>Digital Coupon</b>	Not Applicable
35.	<b>Inflation-Linked Coupon</b>	Not Applicable
36.	<b>Inflation Protected Coupon</b>	Not Applicable
37.	<b>Performance Coupon</b>	Not Applicable
38.	<b>Annualised Performance Coupon</b>	Not Applicable

#### **PROVISIONS RELATING TO REDEMPTION**

39.	<b>Put/Call Options</b>	Not Applicable
40.	<b>Call Option</b>	Not Applicable
41.	<b>Put Option</b>	Not Applicable
42.	<b>Target Auto Redemption</b>	Not Applicable
43.	<b>Autocall</b>	Not Applicable
44.	<b>Final Redemption Amount</b>	EUR 100,000 per Calculation Amount
45.	<b>Early Redemption Amount</b>	
	Early Redemption Amount:	Par
46.	<b>Unwind Costs:</b>	Not Applicable
47.	<b>Expenses</b>	Not Applicable
48.	<b>Index Linked Redemption Provisions</b>	Not Applicable
49.	<b>Inflation Protected 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**

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|-----|---|--|
| 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   |

**DISTRIBUTION**

- |     |                                  |                           |
|-----|----------------------------------|---------------------------|
| 67. | <b>U.S. Selling Restrictions</b> | 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:

.....  
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: £2,700 + 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 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 1.651

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: XS1236858061

Common Code: 123685806

Swiss Securities Number Not Applicable  
(*Valorenummer*):

WKN Number 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):

7 **INDEX DISCLAIMER** Not Applicable