

Final Terms dated 1 June 2015

**Lloyds Bank plc**

Issue of EUR30,000,000 Fixed Rate, Floating Rate Dual Range Accrual and Floating Rate Range Accrual  
Notes due June 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 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:	WMTN0169
	(ii) Tranche Number:	1
3	<b>Specified Currency</b>	Euro (“EUR”)
4	<b>Aggregate Nominal Amount</b>	
	(i) Series:	EUR 30,000,000
	(ii) Tranche:	EUR 30,000,000
5	<b>Issue Price</b>	100 per cent. of the Aggregate Nominal Amount
6	(i) Specified Denominations:	EUR200,000
	(ii) Calculation Amount:	EUR200,000
7	(i) Issue Date:	3 June 2015
	(ii) Trade Date:	20 May2015
8	<b>Maturity Date</b>	3 June 2030
9	<b>Business Day Convention</b>	Modified Following Business Day Convention (Unadjusted)
10	<b>Business Centre(s)</b>	London and TARGET
11	<b>Calculation Agent</b>	J.P. Morgan Chase Bank, N.A., London Branch
12	<b>Alternative Currency Equivalent</b>	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** Applicable

(i) Range Accrual Reference Item: 2

(ii) Payment Date Extension Not Applicable

(iii) Index/Indices:

Index:	Index Sponsor:	Source of information about the Index:	Weight:	Exchange(s):	Related Exchange(s):	Multi-Exchange Index:	Threshold Percentage:
EURO STOXX 50 <sup>®</sup> (Price) Index	Stoxx Limited	Bloomberg page: SX5E <Index>	Not Applicable	As defined in Asset Condition 1.9 (Definitions) of the Index Linked Asset Conditions	Eurex Exchange	Applicable	Not Applicable

(iv) Correction of Index Levels: Not Applicable

(v) Correction Cut-Off Date: Not Applicable

(vi) Initial Setting Date: Not Applicable

(vii) Initial Averaging Dates: Not Applicable

(viii) Initial Setting Cut-Off Date/Initial Averaging Cut-Off Dates: Not Applicable

(ix) Valuation Dates/Averaging Dates: Valuation Dates: Not Applicable Averaging Dates: Not Applicable

(x) Valuation Cut-Off Date/Averaging Cut-Off Date: Not Applicable

(xi) Observation Dates: In addition to the dates stated in Index Linked Asset Condition 1.9 (Definitions) (if any), each Range Accrual Observation Date as stated in Coupon Payout Conditions 9.1 and 11.1

(xii) Observation Cut-Off Date: Not Applicable

(xiii) Valuation Time: Not Applicable

(xiv) Averaging Disruption Provisions: Not Applicable

(xv) Index Basket Provisions: Not Applicable

(xvi) Index Basket Level: Not Applicable

(xvii)	Look-Back Provisions:	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>	Applicable	
(i)	Range Accrual Reference Item:	1	
(ii)	Payment Date Extension:	Not Applicable	
(iii)	Underlying Rate(s):		
(a)	Underlying Rate:		
(I)	Underlying Rate:	EUR CMS Rate	
(II)	Weight:	Not Applicable	
(III)	Underlying Rate Jurisdiction:	Frankfurt	
(IV)	ISDA Determination:	Not Applicable	
(V)	Screen Rate Determination:	Not Applicable	
(VI)	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:	Each Range Accrual Observation Date as defined in Coupon Payout Conditions 9.1 and 11.1	
	- CMS Business Centre(s):	As defined in Rate Linked Asset Condition 5.7 ( <i>Definitions</i> )	
	- CMS Reference Banks Number:	Five (5)	
	- CMS Relevant Interbank Market:	Eurozone Interbank Market	
(VII)	Rates Variance Determination:	Not Applicable	
(iv)	Underlying Rate Basket Level:	Not Applicable	
(v)	Initial Setting Date:	Not Applicable	
(vi)	Initial Averaging Dates:	Not Applicable	
(vii)	Valuation Dates/Averaging Dates:	Valuation Dates: Not Applicable	Averaging Dates: Not Applicable

---

(viii)	Observation Dates:	In addition to the dates stated in Rate Linked Asset Condition 5.7 ( <i>De finitions</i> ), each Range Accrual Observation Date as stated in Coupon Payout Conditions 9.1 and 11.1
(ix)	Valuation Time:	Not Applicable
(x)	Look-Back Provisions:	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>	Applicable
(i)	Interest Commencement Date:	3 June 2025
(ii)	Interest Period Date(s):	Each Interest Payment Date specified in item 31(iii) below
(iii)	Interest Payment Date(s):	3 June in each year from (and including) 3 June 2026 to (and including) 3 June 2030
(iv)	Fixed Rate Period Start Date:	Not Applicable
(v)	Fixed Rate Period End Date:	Not Applicable
(vi)	Fixed Rate of Interest:	Interest Accrual Period: Fixed Rate of Interest: Not Applicable Not Applicable
(vii)	Full Coupon Barrier:	Not Applicable
(viii)	Range Accrual Observation Period:	Each Floating Rate Interest Accrual Period
(ix)	Range Accrual Observation Dates:	Each calendar day in each Range Accrual Observation Period
(x)	Range Accrual Observation Period Cut-Off Date:	Five (5) Scheduled Trading Days prior to the last day in each Range Accrual Observation Period
(xi)	Range Accrual Observation Time:	In respect of Range Accrual Reference Item <sub>1</sub> only, the CMS Reference Time
(xii)	Range Accrual Barrier Provisions:	Lower Barrier: Upper Barrier:
	Range Accrual Barrier Period:	

---

	All Interest Accrual Periods falling in the period from and including 3 June 2025 to but excluding 3 June 2030	Not Applicable	In respect of Range Accrual Reference Item <sub>1</sub> only, 5.0 per cent.
(xiii)	Lower Barrier Criterion:	Not Applicable	
(xiv)	Upper Barrier Criterion:	Less/Equal	
(xv)	Range Accrual Common Scheduled Trading Days:	Not Applicable	
(xvi)	Range Accrual Individual Disrupted Days:	Not Applicable	
(xvii)	Range Accrual Common Disrupted Days:	Not Applicable	
(xviii)	Business Day Convention:	Modified Following Business Day Convention (Unadjusted)	
(xix)	Party responsible for calculating the interest due (if not the Calculation Agent):	Not Applicable	
(xx)	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 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 start of the relevant Interest Period	
	- CMS Business Centre(s):	As defined in Rate Linked Asset Condition 5.7 ( <i>Definitions</i> )	
	- CMS Reference Banks Number:	Five (5)	
	- CMS Relevant Interbank Market:	Eurozone Interbank Market	
(d)	Rates Variance Determination:	Not Applicable	
(xxi)	Day Count Fraction:	30/360	
(xxii)	Leverage:	Not Applicable	
(xxiii)	Margin:	Applicable	
		Interest Accrual Period:	Margin:
		All Interest Accrual Periods falling in the period from and including 3 June 2025 to but excluding 3 June 2030	+ 0.18 per cent.

---

(xxiv)	Cap:	Applicable
		For all Interest Accrual Periods falling in the period from and including 3 June 2025 to but excluding 3 June 2030: 6.00 per cent. per annum
(xxv)	Floor:	Applicable
		Interest Accrual Period: Floor:
		All Interest Accrual Periods falling in the period from and including 3 June 2025 to but excluding 3 June 2030 0.00 per cent.
(xxvi)	Snowball Interest Amount:	Not Applicable
32	<b>Fixed Rate Dual Range Accrual Coupon</b>	Not Applicable
33	<b>Floating Rate Dual Range Accrual Coupon</b>	Applicable
(i)	Interest Commencement Date:	3 June 2015
(ii)	Interest Period Date(s):	Each Interest Payment Date specified in item 33(iii) below
(iii)	Interest Payment Date(s):	3 June in each year from (and including) 3 June 2016 to (and including) 3 June 2025
(iv)	Fixed Rate Period Start Date:	3 June 2015
(v)	Fixed Rate Period End Date:	3 June 2018
(vi)	Fixed Rate of Interest:	Interest Accrual Period: Fixed Rate of Interest:
		All Interest Accrual Periods falling in the period from and including 3 June 2015 to but excluding 3 June 2018 3.00 per cent.
(vii)	Full Coupon Barrier:	Not Applicable
(viii)	Range Accrual Observation Period:	Each Floating Rate Interest Accrual Period
(ix)	Range Accrual Observation Dates:	Each calendar day in each Range Accrual Observation Period
(x)	Range Accrual Observation Period Cut-Off Date:	Five (5) Scheduled Trading Days prior to the last day in each Range Accrual Observation Period
(xi)	Range Accrual Observation Time:	In respect of Range Accrual Reference Item <sub>1</sub> , the CMS Reference Time and in respect of Range Accrual Reference Item <sub>2</sub> , Closing
(xii)	Range Accrual Reference Item <sub>1</sub> :	The Underlying Rate as specified in paragraph 21 above

---

(xiii)	Range	Accrual	Reference	The Index as specified in paragraph 17 above
	Item <sub>2</sub> :			
(xiv)	Range	Accrual	Barrier	
	Provisions:			
	Range	Accrual	Lower Barrier <sub>1</sub> :	Upper Barrier <sub>1</sub> :
	Barrier		Period:	Lower Barrier <sub>2</sub> :
				Upper Barrier <sub>2</sub> :
	All Interest		Not Applicable	5.0 per cent.
	Accrual Periods			2,200
	falling in the			Not Applicable
	period from and			
	including 3 June			
	2018 to but			
	excluding 3 June			
	2025			
(xv)	Lower Barrier	Criterion <sub>1</sub> :		Not Applicable
(xvi)	Upper Barrier	Criterion <sub>1</sub> :		Less/Equal
(xvii)	Lower Barrier	Criterion <sub>2</sub> :		Excess/Equal
(xviii)	Upper Barrier	Criterion <sub>2</sub> :		Not Applicable
(xix)	Range	Accrual	Common	Not Applicable
	Scheduled Trading Days:			
(xx)	Range	Accrual	Individual	Not Applicable
	Disrupted Days:			
(xxi)	Range	Accrual	Common	Not Applicable
	Disrupted Days:			
(xxii)	Business Day	Convention:		Modified Following Business Day Convention (Unadjusted)
(xxiii)	Party	responsible	for	Not Applicable
	calculating the	interest due		
	(if not the	Calculation		
	Agent):			
(xxiv)	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 Screen ISDAFIX2 Page
	- CMS	Reference Time:		11 a.m. (Frankfurt time)
	- CMS	Determination Date:		Two (2) TARGET Business Days prior to the start of the relevant Interest Period
	- CMS	Business Centre(s):		As defined in Rate Linked Asset Condition 5.7 ( <i>Definitions</i> )
	- CMS	Reference Banks		Five (5)
	Number:			
	- CMS	Relevant Interbank		Eurozone Interbank Market
	Market:			

---

(d) Rates Variance Determination:	Not Applicable
(xxv) Day Count Fraction:	30/360
(xxvi) Leverage:	Not Applicable
(xxvii) Margin:	Applicable
	Interest Accrual Period: Margin:
	All Interest Accrual + 0.18 per cent.
	Periods falling in the period from and including 3 June 2018 to but excluding 3 June 2025
(xxviii) Cap:	Applicable
	For all Interest Accrual Periods falling in the period from and including 3 June 2018 to but excluding 3 June 2025: 6.00 per cent. per annum
(xxix) Floor:	Applicable
	Interest Accrual Period: Floor:
	All Interest Accrual 0.00 per cent.
	Periods falling in the period from and including 3 June 2018 to but excluding 3 June 2025
(xxx) Snowball Interest Amount:	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
<b>PROVISIONS RELATING TO REDEMPTION</b>	
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 200,000 per Calculation Amount
45 <b>Early Redemption Amount</b>	
	Early Redemption Amount(s): Par
46 <b>Unwind Costs:</b>	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**

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>	No
64	<b>Additional Disruption Events</b>	Applicable Change in Law Hedging Disruption Increased Cost of Hedging
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 3 June 2015.
- (ii) Estimate of total expenses related to admission to trading: GBP300 +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 entitled “Use of Proceeds” in the Base Prospectus
- (ii) Estimated net proceeds: Not Applicable
- (iii) Estimated total expenses: Not Applicable

### 5 HISTORIC INTEREST RATES

Details of historic EUR CMS rates can be obtained from Reuters.

### 6 OPERATIONAL INFORMATION

ISIN Code: XS1238251794

Common Code: 123825179

Swiss Securities Number  
(*Vilorennummer*): Not Applicable

WKNNumber  
(*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

The following provisions apply in relation to the Index and/or

---

Index Sponsor:

STOXX and its licensors (the “Licensors”) have no relationship to the Issuer, other than the licensing of the EURO STOXX 50® Index and the related trademarks for use in connection with the Notes.

STOXX and its Licensors do not:

- Sponsor, endorse, sell or promote the Notes.
- Recommend that any person invest in the Notes or any other securities.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of the Notes.
- Have any responsibility or liability for the administration, management or marketing of the Notes.
- Consider the needs of the Notes or the owners of the Notes in determining, composing or calculating the EURO STOXX 50® Index or have any obligation to do so.

STOXX and its Licensors will not have any liability in connection with the Notes. Specifically,

- STOXX and its Licensors do not make any warranty, express or implied and disclaim any and all warranty about
  - The results to be obtained by the Notes, the owner of the Notes or any other person in connection with the use of the EURO STOXX 50® Index and the data included in the EURO STOXX 50® Index;
  - The accuracy or completeness of the EURO STOXX 50® Index and its data;
  - The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® Index and its data;
- STOXX and its Licensors will have no liability for any errors, omissions or interruptions in the EURO STOXX 50® Index or its data;
- Under no circumstances will STOXX or its Licensors be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or its Licensors knows that they might occur.

The licensing agreement between the Issuer and STOXX is solely for their benefit and not for the benefit of the owners of the Notes or any other third parties.

---

