

Final Terms dated 2 July 2015

Lloyds Bank plc

Issue of EUR 100,000,000 Floating Rate Dual Range Accrual Notes due July 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 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.

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| 1 | Issuer | Lloyds Bank plc |
| 2 | (i) Series Number: | WMTN0176 |
| | (ii) Tranche Number: | I |
| 3 | Specified Currency | Euro (“EUR”) |
| 4 | Aggregate Nominal Amount | |
| | (i) Series: | EUR 100,000,000 |
| | (ii) Tranche: | EUR 100,000,000 |
| 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: | 06 July 2015 |
| | (ii) Trade Date: | 08 June 2015 |
| 8 | Maturity Date | 06 July 2030 |
| 9 | Business Day Convention | Modified Following Business Day Convention (Unadjusted) |
| 10 | Business Centre(s) | London and TARGET |
| 11 | Calculation Agent | J.P. Morgan Chase Bank, 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 | 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 |

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| 20 | Commodity Linked Interest Provisions | Not Applicable |
| 21 | Rate Linked Interest Provisions | Applicable |
| | (i) Range Accrual Reference Item: | 1 |
| | (ii) Payment Date Extension: | Not Applicable |
| | (iii) Underlying Rate(s): | |
| | (a) UnderlyingRate1: | |
| | (I) Underlying Rate: | EURCMSRate |
| | (II) Weight: | Not Applicable |
| | (III) Underlying Rate Jurisdiction: | Frankfurt |
| | (IV) ISDA Determination: | Not Applicable |
| | (V) Screen Rate Determination: | Not Applicable |
| | (VI) CMS Rate Determination: | Not Applicable |
| | (VII) Rates Variance Determination: | Applicable |
| | Underlying Rate: | |
| | (A) ISDA Determination: | Not Applicable |
| | (B) Screen Rate Determination: | Not Applicable |
| | (C) CMS Rate Determination: | Applicable |
| | - CMS Currency: | EUR |
| | - CMS Designated Maturity: | 30 year |
| | - CMS Screen Page: | Reuters Screen ISDAFIX2 Page |
| | - CMS Reference Time: | 11.00 a.m. (Frankfurt) |
| | - CMS Determination Date: | Two (2) TARGET and London Business Days prior to each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 |
| | - CMS Business Centre(s): | TARGET |
| | - CMS Reference Banks Number: | Five (5) |
| | - CMS Relevant Interbank Market: | Eurozone interbank market |
| | Underlying 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: | 11.00 a.m. (Frankfurt time) |
| | - CMS Determination Date: | Two (2) TARGET and London Business Days prior to each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 |
| | - CMS Business Centre(s) | TARGET |
| | - CMS Reference Banks Number: | Five (5) |
| | - CMS Relevant Interbank Market | Eurozone interbank market |
| | (b) Underlying Rate 2: | 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: Averaging Dates: |

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| | Not Applicable | Not Applicable |
| (viii) Observation Dates: | In addition to the dates in Rate Linked Asset Condition 5.7 (<i>Definitions</i>), each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 | |
| (ix) Valuation Time: | Not Applicable | |
| (x) Look-Back Provisions: | Not Applicable | |
| (xi) Range Accrual Reference Item: | 2 | |
| (xii) Payment Date Extension: | Not Applicable | |
| (xiii) Underlying Rate(s): | | |
| (c) Underlying Rate 1: | | |
| (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: | Not Applicable | |
| (VII) Rates Variance Determination: | Applicable | |
| Underlying 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: | 11.00 a.m. (Frankfurt time) | |
| - CMS Determination Date: | Two (2) TARGET and London Business Days prior to each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 | |
| - CMS Business Centre(s): | TARGET | |
| - CMS Reference Banks Number: | Five (5) | |
| - CMS Relevant Interbank Market: | Eurozone interbank market | |
| Underlying Rate: | | |
| (A) ISDA Determination: | Not Applicable | |
| (B) Screen Rate Determination: | Not Applicable | |
| (C) CMS Rate Determination: | Applicable | |
| - CMS Currency: | EUR | |
| - CMS Designated Maturity: | 2 year | |
| - CMS Screen Page: | Reuters Screen ISDAFIX2 Page | |
| - CMS Reference Time: | 11.00 a.m. (Frankfurt time) | |
| - CMS Determination Date: | Two (2) TARGET and London Business Days prior to each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 | |
| - CMS Business Centre(s): | TARGET | |
| - CMS Reference Banks Number: | Five (5) | |
| - CMS Relevant Interbank Market: | Eurozone interbank market | |
| (d) Underlying Rate 2: | Not Applicable | |
| (xiv) Underlying Rate Basket Level: | Not Applicable | |

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| | (xv) Initial Setting Date: | Not Applicable |
| | (xvi) Initial Averaging Dates: | Not Applicable |
| | (xvii) Valuation Dates/Averaging Dates: | Valuation Dates: Averaging Dates: Not Applicable Not Applicable Not Applicable |
| | (xviii) Observation Dates: | In addition to the dates in Rate Linked Asset Condition 5.7 (<i>Definitions</i>), each Range Accrual Observation Date as stated in Coupon Payout Condition 11.1 |
| | (xix) Valuation Time: | Not Applicable |
| | (xx) Look-Back 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 | Applicable |
| | (i) Interest Commencement Date: | 06 July 2015 |
| | (ii) Interest Period Date(s): | Each Interest Payment Date |
| | (iii) Interest Payment Date(s): | 06 July in each year from (and including) 06 July 2016 to (and including) 06 July 2030 |
| | (iv) Fixed Rate Period Start Date: | Not Applicable |
| | (v) Fixed Rate Period End Date: | Not Applicable |
| | (vi) Fixed Rate of Interest: | 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) London and TARGET Business Days prior to the last day of the relevant Interest Accrual Period |
| | (xi) Range Accrual Observation Time: | 11:00am (Frankfurt time) |
| | (xii) Range Accrual Reference Item1: | The Underlying Rate as specified in paragraph 21 above |
| | (xiii) Range Accrual Reference Item2: | The Underlying Rate as specified in paragraph 21 above |

| (xiv) Range | Accrual Provisions: | Barrier | | |
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| Range | Lower Barrier ₁ : | Upper Barrier ₁ : | Lower Barrier ₂ : | Upper Barrier ₂ : |
| Accrual Barrier Period: | | | | |
| All Interest Accrual Periods falling in the period from and including 06 July 2015 to but excluding 06 July 2030 | 0.15 per cent. | Not Applicable | 0.15 per cent. | Not Applicable |

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| (xv) | Lower Barrier Criterion: | | Excess/Equal | |
| (xvi) | Upper Barrier Criterion ₁ : | | Not Applicable | |
| (xvii) | Lower Barrier Criterion ₂ : | | Excess/Equal | |
| (xviii) | Upper Barrier Criterion ₂ : | | Not Applicable | |
| (xix) | Range Accrual Common Scheduled Trading Days: | | Not Applicable | |
| (xx) | Range Accrual Individual Disrupted Days: | | Not Applicable | |
| (xxi) | Range Accrual Common Disrupted Days: | | Not Applicable | |
| (xxii) | Business Day Convention: | | Modified Following Business Day Convention (Unadjusted) | |
| (xxiii) | Party responsible for calculating the interest due (if not the Calculation Agent): | | Not Applicable | |
| (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 year | |
| | - CMS Screen Page: | | Reuters Screen ISDAFIX2 Page | |
| | - CMS Reference Time: | | 11.00 a.m. (Frankfurt time) | |

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| - CMS Determination Date: | Two (2) London and TARGET Business Days prior to the start of the relevant Interest Accrual Period. | |
| - CMS Business Centre(s): | TARGET | |
| - CMS Reference Banks Number: | Five (5) | |
| - CMS Relevant Interbank Market: | Eurozone interbank 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 Periods falling in the period from and including 06 July 2015 to but excluding 06 July 2030 | +1.5250 per cent. per annum |
| (xxviii) Cap: | Applicable | |
| | For all Interest Accrual Periods falling in the period from and including 06 July 2015 to but excluding 06 July 2030 | |
| | 6.00 per cent. per annum | |
| (xxix) Floor: | Applicable | |
| | Interest Accrual Period: Floor: | |
| | All Interest Accrual Periods falling in the period from and including 06 July 2015 to but excluding 06 July 2030 | 0 per cent. per annum |
| (xxx) Snowball Interest Amount: | 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 | |
| | 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 | |

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| 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

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| 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 | No |
| 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

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| 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: 

 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 06 July 2015.
- (ii) Estimate of total expenses related to admission to trading: GBP 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 Bank 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 Base Prospectus
- (ii) Estimated net proceeds: Not Applicable
- (iii) Estimated total expenses: Not Applicable

5 HISTORIC INTEREST RATES

Details of historic CMS rates can be obtained from Reuters.

6 OPERATIONAL INFORMATION

ISIN Code: XS1246243122

Common Code: 124624312

Swiss Securities Number (*Vulorennummer*): 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