

Final Terms dated 22 July 2015

**Lloyds Bank plc**

Issue of CNY 54,000,000 4.53 per cent. Fixed Rate Notes due July 2025  
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:	WMTN0185
	(ii) Tranche Number:	1
3	<b>Specified Currency</b>	Chinese Renminbi (“CNY”)
4	<b>Aggregate Nominal Amount</b>	
	(i) Series:	CNY 54,000,000
	(ii) Tranche:	CNY 54,000,000
5	<b>Issue Price</b>	100 per cent. of the Aggregate Nominal Amount
6	(i) Specified Denominations:	CNY 1,000,000
	(ii) Calculation Amount:	CNY 1,000,000
7	(i) Issue Date:	24 July 2015
	(ii) Trade Date:	16 July 2015
8	<b>Maturity Date</b>	24 July 2025
9	<b>Business Day Convention</b>	Modified Following Business Day Convention (Unadjusted)
10	<b>Business Centre(s)</b>	London, New York and Hong Kong
11	<b>Calculation Agent</b>	JP Morgan Chase Bank, N.A.
12	<b>Alternative Currency Equivalent</b>	Applicable
	(i) Alternative Currency:	United States Dollars (“USD”)
	(ii) Alternative Currency Adjudication Agent:	JPMorgan Chase Bank, N.A.
	(iii) Alternative Currency Calculation Agent:	JPMorgan Chase Bank, N.A.
	(iv) Number of Rate Calculation Business Days:	2 (two)

(v) Rate Calculation Business Days:	As defined in Alternative Currency Asset Condition 8.2
- Rate Calculation Business Centre(s):	Hong Kong and New York
(vi) Maximum Days of Postponement:	Not Applicable
(vii) Alternative Currency FX Rate:	
Cross Rate:	Not Applicable
(I) ISDA Determination:	Applicable
Settlement Rate Option:	Spot USD/CNY (HK) Fixing expressed as the amount of CNY per one USD as appearing on Reuters page '<CNHFIX>' at approximately 11.15 a.m., Hong Kong time
(II) FX Price Source Determination:	Not Applicable
(III) Calculation Agent Determination:	Not Applicable

13 **Synthetic Currency Asset Conditions** Not Applicable

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

14 <b>Fixed Rate Note Provisions</b>	Applicable
(i) Interest Commencement Date:	24 July 2015
(ii) Interest Period Dates:	Each Interest Payment Date
(iii) Interest Payment Dates:	24 July in each year from and including 24 July 2016 to and including 24 July 2025
(iv) Rate of Interest:	4.53 per cent. per annum payable annually in arrear
(v) Fixed Coupon Amount:	Not Applicable
(vi) Broken Amount(s):	Not Applicable
(vii) Day Count Fraction:	Actual/Actual
(viii) Business Day Convention:	Modified 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>	CNY 1,000,000 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
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Definitive Notes in the limited circumstances specified in the Permanent Global Note

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|----|---|----------------|
| 63 | <b>New Global Note</b>  | No             |
| 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**

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|----|----------------------------------|---------------------------|
| 67 | <b>U.S. Selling Restrictions</b> | 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	<b>LISTING AND ADMISSION TO TRADING</b>	
	(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 24 July 2015.
	(ii) Estimate of total expenses related to admission to trading:	GBP 300 + VAT
2	<b>RATING</b>	
	Ratings:	The Notes to be issued have not been rated.
3	<b>INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE</b>	
		Save as discussed in “ <i>Selling Restrictions</i> “, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.
4	<b>REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES</b>	
	(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	<b>YIELD</b>	4.53 per cent. per annum The yield is calculated on the Issue Date on the basis of the Issue Price. It is not an indication of future yield.
6	<b>OPERATIONAL INFORMATION</b>	
	ISIN Code:	XS1264601714
	Common Code:	126460171
	Swiss Securities Number ( <i>Valorennummer</i> ):	Not Applicable
	WKN Number ( <i>Wertpapierkennnummer</i> ):	Not Applicable
	Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> 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	<b>INDEX DISCLAIMER</b>	Not Applicable

