

Final Terms dated 14 August 2015

**Lloyds Bank plc**

Issue of NOK 250,000,000 Fixed Rate Notes due August 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, the supplemental prospectus dated 11 May 2015 and the supplemental prospectus dated 12 August 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 prospectuses 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:	WMTN0189
	(ii) Tranche Number:	1
3	<b>Specified Currency</b>	Norwegian Krone (“NOK”)
4.	<b>Aggregate Nominal Amount</b>	
	(i) Series:	NOK 250,000,000
	(ii) Tranche:	NOK 250,000,000
5	<b>Issue Price</b>	100 per cent. of the Aggregate Nominal Amount
6	(i) Specified Denominations:	NOK 1,000,000
	(ii) Calculation Amount:	NOK 1,000,000
7	(i) Issue Date:	18 August 2015
	(ii) Trade Date:	6 August 2015
8	<b>Maturity Date</b>	18 August 2025
9	<b>Business Day Convention</b>	Following Business Day Convention (Unadjusted)
10	<b>Business Centre(s)</b>	Oslo, London and New York
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
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(i) Interest Commencement Date:	18 August 2015
(ii) Interest Period Date(s):	Each Interest Payment Date
(iii) Interest Payment Date(s):	18 August in each year from and including 18 August 2016 to and including the Maturity Date
(iv) Rate of Interest:	3.1925 per cent. per annum payable annually in arrear
(v) Fixed Coupon Amount:	NOK 31,925 per Calculation Amount
(vi) Broken Amount(s):	Not Applicable
(vii) Day Count Fraction:	Actual/Actual
(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

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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** NOK 1,000,000 per Calculation Amount

45 **Early Redemption Amount**

Early RedemptionAmount(s): Par

46 **Unwind Costs:** 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** Not Applicable

**Receipts to be attached to  
Definitive Notes (and dates on  
which such Talons mature)**

- 66 **Details relating to Instalment** Not Applicable  
**Notes: 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:

..... *Amicus* .....

Duly authorised

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## 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 from on or around the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: £300 + 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: See “Use of Proceeds” wording 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 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 3.1925 per cent. 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: XS1275478664

Common Code: 127547866

Swiss Securities Number (Valorennummer): 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):

Delivery:

Delivery against payment

Names and addresses of additional

Not Applicable

Paying Agent(s) (if any):

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**INDEX DISCLAIMER**

Not Applicable

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