

Final Terms dated 18 August 2015

Lloyds Bank plc

Issue of EUR 10,000,000 Collared CMS Floating Rate Notes due August 2035
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 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 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:	WMTN0191
	(ii) Tranche Number:	1
3	Specified Currency	Euro (“EUR”)
4	Aggregate Nominal Amount	
	(i) Series:	EUR 10,000,000
	(ii) Tranche:	EUR 10,000,000
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:	20 August 2015
	(ii) Trade Date:	12 August 2015
8	Maturity Date	20 August 2035
9	Business Day Convention	Modified Following Business Day Convention (Unadjusted)
10	Business Centre(s)	London and TARGET
11	Calculation Agent	Royal Bank of Canada, 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	Applicable
	(i) Interest Commencement Date:	Issue Date
	(ii) Interest Period Date(s):	Each Interest Payment Date
	(iii) Interest Payment Dates:	20 August in each year from and including 20 August 2016 to and including the Maturity Date
	(iv) Business Day Convention:	Modified Following Business Day Convention (Unadjusted)
	(v) Party responsible for calculating the interest due (if not the Calculation Agent):	Royal Bank of Canada, London Branch
	(vi) Screen Rate Determination:	Not Applicable
	(vii) ISDA Determination:	Not Applicable
	(viii) 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 Settlement Days prior to The first day of each Interest Period
	- CMS Business Centre(s):	TARGET
	- CMS Reference Banks Number:	Five (5)
	- CMS Relevant Interbank Market:	Eurozone interbank market
	(ix) Linear Interpolation:	Not Applicable
	(x) Margin(s):	Not Applicable
	(xi) Minimum Rate of Interest:	0.00 per cent. per annum
	(xii) Maximum Rate of Interest:	4.85 per cent. per annum
	(xiii) Day Count Fraction:	30/360
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
20	Commodity Linked Interest Provisions	Not Applicable
21	Rate Linked Interest 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	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
41	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 RedemptionAmount(s):	Par
46	Unwind Costs:	Not 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	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

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:

Amur
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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 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 been rated:
S&P:A

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 Floating Rate Notes only — HISTORIC INTEREST RATES

Details of historic EURIBOR rates can be obtained from Reuters

6 OPERATIONAL INFORMATION

- ISIN Code: XS1278126245
- Common Code: 127812624
- Swiss Securities Number (Valorenummer): 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
