

Final Terms dated 30 September 2015

Lloyds Bank plc

Issue of HKD 1,323,000,000 3.046 per cent. Notes due 2025
under the £50,000,000,000

Euro Medium Term Note Programme

PART A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the “Conditions”) contained in the Trust Deed dated 9 April 2015 and set forth in the Prospectus dated 9 April 2015 and the supplemental Prospectuses dated 11 May 2015 and 12 August 2015 which together constitute a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) and amendments thereto, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area (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. 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.

1	Issuer:	Lloyds Bank plc
2	Series Number:	WMTN0205
3	Specified Currency:	Hong Kong Dollar “HKD”
4	Aggregate Nominal Amount:	HKD 1,323,000,000
5	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6	(i) Specified Denominations:	HKD 1,000,000
	(ii) Calculation Amount:	HKD 1,000,000
7	(i) Issue Date:	2 October 2015
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	2 October 2025
9	Interest Basis:	3.046 per cent. Fixed Rate
10	Redemption Basis:	Redemption at par
11	Change of Interest or Redemption/Payment Basis:	Not Applicable
12	Alternative Currency Equivalent:	Not Applicable
13	Put/Call Options:	Not Applicable
14	Status of the Notes:	Senior

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	Fixed Rate Note Provisions	Applicable
	(i) Rate of Interest:	3.046 per cent. per annum payable annually in arrear
	(ii) Interest Payment Date(s):	2 October in each year from and including 2 October 2016 until and including 2 October 2025
	(iii) Fixed Coupon Amount:	Not Applicable
	(iv) Broken Amount(s):	Not Applicable
	(v) Day Count Fraction:	Actual/365 (Fixed), Adjusted
	(vi) Determination Dates:	Not Applicable
	(vii) Business Day Convention:	Modified Following Business Day
16	Fixed Rate Reset Note Provisions	Not Applicable
17	Floating Rate Note Provisions	Not Applicable
18	Zero Coupon Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

19	Call Option	Not Applicable
20	Put Option	Not Applicable
21	Capital Disqualification Event Call	Not Applicable
22	Final Redemption Amount	HKD 1,000,000 per Calculation Amount
23	Early Redemption Amount	
	Early Redemption Amount(s) payable on redemption for taxation reasons, following a Capital Disqualification Event or on event of default or other early redemption:	HKD 1,000,000 per Calculation Amount
24	Capital Disqualification Event Substitution and Variation	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25	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
26	New Global Note:	No
27	Additional Financial Centre(s) or other special provisions relating to payment dates:	Hong Kong, London and New York
28	Talons for future Coupons to be	No

PART B—OTHER INFORMATION

1 LISTING

- | | |
|---|---|
| (i) Listing: | London |
| (ii) Admission to trading: | Application is expected to be made for the Notes to be admitted to trading on the London Stock Exchange's Regulated Market with effect from 2 October 2015. |
| (iii) Estimate of total expenses related to admission to trading: | £3,600 +VAT |

2 RATINGS

- | | |
|----------|---|
| 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 "Subscription and Sale", so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the issue.

4 YIELD

- | | |
|----------------------|-----------------|
| Indication of yield: | 3.046 per cent. |
|----------------------|-----------------|

5 OPERATIONAL INFORMATION

- | | |
|---|--------------------------|
| ISIN Code: | XS1299710530 |
| Common Code: | 129971053 |
| 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 |
| Name and address of Calculation Agent: | Not Applicable |

attached to Definitive Notes (and
dates on which such Talons mature):

DISTRIBUTION

29 U.S. Selling Restrictions:

Reg S Category 2; TEFRA D

Signed on behalf of the Issuer:

By:
Duly authorised

A handwritten signature in black ink, appearing to be 'W. F. ...', written over a horizontal line.