

Final Terms dated 19 October 2015

Lloyds Bank plc

Issue of EUR 30,000,000 Index Linked Digital Interest and Index Linked Redemption Notes due October 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 prospectuses dated 11 May 2015 and 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:	WMTN0206
	(ii) Tranche Number:	1
3	Specified Currency	Euro (“EUR”)
4	Aggregate Nominal Amount	
	(i) Series:	EUR 30,000,000
	(ii) Tranche:	EUR 30,000,000
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 October 2015
	(ii) Trade Date:	13 October 2015
8	Maturity Date	20 October 2025
9	Business Day Convention	Following Business Day Convention (Unadjusted)
10	Business Centre(s)	TARGET and London
11	Calculation Agent	BNP Paribas
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							Applicable
	(i)	Payment Date Extension						Applicable
	(ii)	Number of Extension Business Days:						Five (5) London and TARGET Business Days
	(iii)	Index/Indices:						
			Source of information about the Index:	Weight:	Exchange(s):	Related Exchange(s):	Multi-Exchange Index:	Threshold Percentage:
					In relation to each Component Security, the principal stock exchange on which such Component Security is principally traded, as determined by the Calculation Agent			
	EUR O STO XX 50® Index	Stoxx Limited	Bloomberg page 'SXSE Index'	Not Applicable		Eurex	Applicable	Not Applicable
	(iv)	Correction of Index Levels:						Applicable
	(v)	Correction Cut-Off Date:						In respect of each Reference Date, three (3) Scheduled Trading Days following such Reference Date.
	(vi)	Initial Setting Date:						13 October 2015 The Initial Index Level on the Initial Setting Date means 3,221.28
	(vii)	Initial Averaging Dates:						Not Applicable
	(viii)	Initial Setting Cut-Off Date:						Not Applicable
	(ix)	Valuation Dates:	Dates/Averaging Dates:		Valuation Dates:		Averaging Dates:	
					Not Applicable		Not Applicable	
	(x)	Valuation Date/Averaging Cut-Off Date:	Cut-Off Date:		Not Applicable			
	(xi)	Observation Dates:						As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)
	(xii)	Observation Cut-Off Date:						As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)
	(xiii)	Valuation Time:						As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)
	(xiv)	Averaging Provisions:	Disruption		Not Applicable			
	(xv)	Index Basket Provisions:						Not Applicable
	(xvi)	Index Basket Level:						Not Applicable

(xvii)	Look-Back 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	Applicable		
	(i) Coupon Barrier:	Referen	Coupon Barrier	Coupon
		ce Item:	Period:	Barrier:
		Index	All Interest Accrual	60 per
			Periods falling in	cent of
			the period from	the Initial
			and including 20	Index
			October 2015 to	Level
			but excluding the	
			Maturity Date	
	(ii) Coupon Barrier Event:	Less than		
	(iii) Coupon Barrier Observation	13 October 2016, 13 October 2017, 15 October 2018, 14		
	Date(s):	October 2019, 13 October 2020, 13 October 2021, 13 October		
		2022, 13 October 2023, 14 October 2024 and 13 October 2025		
	(iv) Coupon Barrier Observation	Not Applicable		
	Period:			
	(v) Coupon Barrier Observation	Closing		

Time:	
(vi) Snowball Interest Amount:	Not Applicable
(vii) Lock-in Interest Amount:	Not Applicable
<u>Rate of Interest₁</u>	
<u>Fixed Rate Provisions</u>	Applicable
(i) Fixed Rate of Interest ₁ :	Interest Accrual Period: Fixed Rate of Interest ₁ : All Interest Accrual 4.85 per cent Periods falling in the period from and including 20 October 2015 to but excluding the Maturity Date
(ii) Interest Period Date(s):	Each Interest Payment Date
(iii) Interest Payment Date(s):	20 October in each year from and including 20 October 2016 to and including the Maturity Date
(iv) Fixed Coupon Amount:	EUR 4,850 per Calculation Amount
(v) Broken Amount(s):	Not Applicable
(vi) Day Count Fraction:	30/360
(vii) Business Day Convention:	Following Business Day Convention (Unadjusted)
<u>Floating Rate Provisions</u>	Not Applicable
<u>Rate of Interest₂</u>	
<u>Fixed Rate Provisions</u>	Applicable
(i) Fixed Rate of Interest ₂ :	Interest Accrual Period: Fixed Rate of Interest ₂ : All Interest Accrual 0.00 per cent Periods falling in the period from and including 20 October 2015 to but excluding the Maturity Date
(ii) Interest Period Date(s):	Each Interest Payment Date
(iii) Interest Payment Date(s):	20 October in each year from and including 20 October 2016 to and including the Maturity Date
(iv) Fixed Coupon Amount:	EUR 0 per Calculation Amount
(v) Broken Amount(s):	Not Applicable
(vi) Day Count Fraction:	30/360
(vii) Business Day Convention:	Following Business Day Convention (Unadjusted)
<u>Floating Rate Provisions</u>	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	The amount per Calculation Amount equal to the Final Price as set out in RPC Chapter 6: Reverse Convertible Plus Conditional Downside Redemption Payout Conditions

45 **Early Redemption Amount**

Early RedemptionAmount(s): Par

46 **Unwind Costs** Applicable

47 **Expenses** Not Applicable

48 **Index Linked Redemption** Applicable

Provisions

(i) Maturity Date Extension: Applicable

(ii) Number of Extension Business Days: Five (5) London and TARGET Business Days

(iii) Index/Indices:

Index:	Index Sponsor:	Source of information about the Index:	Weight:	Exchange(s):	Related Exchange(s):	Multi-Exchange Index:	Threshold Percentage:
EUR O STO XX 50® Index	Stoxx Limited	Bloomberg page 'SX5E Index'	Not Applicable	In relation to each Component Security, the principal stock exchange on which such Component Security is principally traded, as determined by the Calculation Agent	Eurex	Applicable	Not Applicable

(iv) Correction of Index Levels: Applicable

(v) Correction Cut-Off Date: In respect of each Reference Date, three (3) Scheduled Trading Days following such Reference Date.

(vi) Initial Setting Date: 13 October 2015
The Initial Index Level on the Initial Setting Date means 3,221.28

(vii) Initial Averaging Dates: Not Applicable

(viii) Initial Setting Cut-Off Date: Not Applicable

(ix) Valuation Dates/Averaging Dates: Valuation Dates: Averaging Dates:
Not Applicable Not Applicable

(x)	Valuation Date/Averaging Cut-Off Date:	Cut-Off	NotApplicable			
(xi)	Observation Dates:		As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)			
(xii)	Observation Cut-Off Date:		As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)			
(xiii)	Valuation Time:		As stated in Index Linked Asset Condition 1.9 (<i>Definitions</i>)			
(xiv)	Averaging Provisions:	Disruption	NotApplicable			
(xv)	Index Basket Provisions:		Not Applicable			
(xvi)	Look-Back 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		Applicable			
(i)	Strike Price:		100 per cent. of Redemption Valuation Price _(Initial)			
(ii)	Redemption Amount:	Calculation	EUR 100,000 per Calculation Amount			
(iii)	Capital Return Percentage:		100 per cent			
(iv)	Final Valuation Date:		13 October 2025			
(v)	Final Averaging Dates:		Not Applicable			
(vi)	Floor:		Not Applicable			
(vii)	Leverage:		100 per cent			
(viii)	Redemption Price _(Initial) :	Valuation	Initial Index Level The Initial Index Level on the Initial Setting Date means 3,221.28			
(ix)	Redemption Barrier Provisions:		Applicable:			
		Reference Item:	Index	Redemption Barrier Period:	Not Applicable	Redemption Barrier: 50 per cent of

the Initial Index
Level

(x) Redemption Barrier Event:	Less than
(xi) Redemption Barrier Observation Date(s):	13 October 2025
(xii) Redemption Barrier Observation Period:	Not Applicable
(xiii) Redemption Barrier Observation Time:	Closing
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	Applicable Change in Law Hedging Disruption Increased Cost of Hedging
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:

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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 the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: £300 plus 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: Please refer to the section entitled “Use of Proceeds” in the Base Prospectus
- (xviii) Estimated net proceeds: Not Applicable
- (xix) Estimated total expenses: Not Applicable

5 OPERATIONAL INFORMATION

ISIN Code: XS1309082508

Common Code: 130908250

Swiss Securities Number (V alorennummer): Not Applicable

WKN Number (Wert pa pierkennnummer): 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

6 INDEX DISCLAIMER

The following provisions apply in relation to the Index and/or Index Sponsor:

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