



Certificate of Approval of a Prospectus
pursuant to The Prospectus Regulations 2005

To:

FINANZMARKTAUFSICHT (FMA) – FINANCIAL MARKET AUTHORITY (AUSTRIA)
 COMMISSION BANCAIRE, FINANCIERE ET DES ASSURANCES (BELGIUM)
 FINANSTILSYNET (DENMARK)
 AUTORITE DES MARCHES FINANCIERS (FRANCE)
 BUNDESANSTALT FÜR FINANZDIENSTLEISTUNGSAUFSICHT (BAFIN) (GERMANY)
 CAPITAL MARKET COMMISSION (GREECE)
 CENTRAL BANK OF IRELAND (IRELAND)
 COMMISSIONE NAZIONALE PER LE SOCIETA E LA BORSA (ITALY)
 COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (LUXEMBOURG)
 MALTA FINANCIAL SERVICES AUTHORITY (MALTA)
 AUTORITEIT FINANCIERE MARKTEN (AFM) (THE NETHERLANDS)
 COMISSAO DO MERCADO DE VALORES MOBILIARIOS (PORTUGAL)
 COMISION NACIONAL DEL MERCADO DE VALORES (SPAIN)

From:

The Financial Conduct Authority
 25 The North Colonnade, Canary Wharf, London E14 5HS, United Kingdom

We hereby certify that the Supplementary Prospectus detailed below has been drawn up in accordance with Directive 2003/71/EC as amended by the Directive 2010/73/EU or national law transposing the Directive and was approved by the FCA on 5/11/2015

Name of Issuer:	Lloyds Bank Plc Lloyds Banking Group Plc
Registered Office/Seat:	England and Wales
Type of Securities:	GBP 5,000,000,000 Low-Denomination EMTN Programme
Guarantor (if any):	N/A
Annexes:	N/A

We have authorised, in accordance with Article 8 of Directive 2003/71/EC as amended by the Directive 2010/73/EU or national law transposing Directive 2003/71/EC as amended, the omission of the information on the following grounds: **No omission**

Attachments:

1. Supplementary Prospectus dated 5 November 2015

Financial Conduct Authority
 Document Approved

Date: 5th November 2015

Signed: *[Signature]*