

**Complaints Publication Report**

**Firm name:** Lloyds TSB Bank plc

**Group:** Lloyds Banking Group

**Other firms included in this report:** Lloyds TSB Scotland plc

**Period covered in this report:** 01 January 2011 to 30 June 2011

**Brands/trading names covered:** Lloyds TSB; C&G Savings

1	A	B	C	D	E
	Product category	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%)
2	Banking	67,836	72908	90%	55%
3	Home finance				
4	General insurance and pure protection	111,897	15,186	11%	77%
5	Decumulation, life and pensions	915	850	72%	35%
6	Investments	1259	1150	72%	61%

To help you put the above figures into context:

- Lloyds TSB Bank and Lloyds TSB Scotland customers jointly hold just under 33 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 2 complaints for every 1,000 of these accounts.
- For every £1 million of annual income received from general insurance and pure protection products we reported 740.5 complaints.
- 6.5 customers made a reportable complaint about decumulation life and pension products per £1 million of annual eligible income.
- For every £1 million of investment annual eligible income, we reported 19.5 customer complaints.
- Lloyds TSB offers mortgages in partnership with Cheltenham and Gloucester so mortgage customers should view complaint data for Cheltenham and Gloucester plc.