

Complaints Publication Report

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Firm name: Bank of Scotland PLC
 Group (if applicable): Lloyds Banking Group
 Other firms included in this report (if any): None
 Period covered in this report: 1st July to 31st December 2025
 Brands / trading names covered: Bank of Scotland plc; Automobile Association Personal Finance; Bank of Scotland; Bank of Scotland Private Banking; Birmingham Midshires; BM Savings; BM Solutions; Halifax; Intelligent Finance; Lloyds; Lloyds Bank

Number of complaints opened by volumes

<u>Product/Service Grouping</u>	<u>Provision (at reporting period end date)</u>	<u>Intermediation (within the reporting period)</u>	<u>Number of complaints opened</u>	<u>Number of complaints closed</u>	<u>Percentage closed within 3 days</u>	<u>Percentage closed after 3 days but within 8 weeks</u>	<u>Percentage upheld</u>	<u>Main cause of complaints opened</u>
<u>Banking and Credit Cards</u>	1.91		67,071	64,931	57%	27%	70%	General Admin / Customer Services
<u>Home Finance</u>	5.96		12,223	11,834	39%	58%	57%	General Admin / Customer Services
<u>Insurance & pure protection</u>	0.27		171	172	30%	67%	24%	Advising, Selling & Arranging
<u>Decumulation & pensions</u>	0.10		13	10	0%	60%	30%	General Admin / Customer Services
<u>Investments</u>	0.25		30	30	10%	63%	30%	Advising, Selling & Arranging
<u>Credit Related</u>	11.13		7,425	9,041	N/A	N/A	13%	N/A