

Complaints Publication Report

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Firm name: Lloyds Bank 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: Lloyds Bank PLC; Black Horse Specialist Mortgages; Lloyds; Lloyds 360; Lloyds Bank; Lloyds Bank 360; Lloyds Bank Cardnet; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Cardnet; Lloyds Private Banking; Lloyds Specialist Mortgage Solutions; Mayfair Private Banking; MBNA; Scottish Widows Bank

Number of complaints opened by volumes

<u>Product/Service Grouping</u>	<u>Provision lat. 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>	2.37		87,894	82,768	55%	30%	69%	General Admin / Customer Services
<u>Home Finance</u>	7.48		2,575	2,509	35%	60%	63%	General Admin / Customer Services
<u>Insurance & pure protection</u>	0.45		293	305	30%	65%	18%	Advising, Selling & Arranging
<u>Decumulation & pensions</u>	0.29		50	46	4%	67%	37%	Advising, Selling & Arranging
<u>Investments</u>	0.09		25	31	26%	68%	58%	General Admin / Customer Services
<u>Credit Related</u>	9.37		11,954	12,086	N/A	N/A	20%	N/A