

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: 1st July 2011 to 31st December 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 | 51,586 | 64,508 | 95% | 59% |
| 3 | Home finance | | | | |
| 4 | General insurance and pure protection | 186,819 | 260,381 | 5% | 91% |
| 5 | Decumulation, life and pensions | 1,067 | 1,140 | 97% | 36% |
| 6 | Investments | 1,451 | 1,478 | 96% | 45% |

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 less than 1.6 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 1,236 complaints.
- 7.4 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 less than 22.5 customer complaints.
- Lloyds TSB offers mortgages in partnership with Cheltenham and Gloucester so mortgage customers should view complaint data for Cheltenham and Gloucester plc.