

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 2018
 Brands / trading names covered: Lloyds; C&G Savings; TSB package bank accounts; Lloyds Bank Private Banking; Scottish Widows Bank

Number of complaints opened by volumes of business

| <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> | 3.87 | | 116,488 | 121,374 | 71% | 28% | 58% | General admin / customer service |
| <u>Home Finance</u> | 8.57 | | 6,003 | 6,207 | 65% | 27% | 56% | General admin / customer service |
| <u>Insurance & pure protection</u> | 134.66 | | 221,962 | 229,968 | 3% | 96% | 63% | Advising, selling and arranging |
| <u>Decumulation & pensions</u> | 0.63 | | 184 | 178 | 35% | 60% | 14% | Advising, selling and arranging |
| <u>Investments</u> | 1.14 | | 992 | 972 | 43% | 52% | 48% | Advising, selling and arranging |
| <u>Credit Related</u> | 6.22 | | 4,963 | 4,920 | N/A | N/A | 54% | N/A |