Dear Dr Coffey

Thank you for your letter of 4 December addressed to our Group Chief Executive, Mr António Horta-Osório, with regard to the closure of our branches in Halesworth and Southwold. I have been asked to respond on behalf of the Bank.

As you are aware, we have announced our intention to close Halesworth branch on 3 May 2018 and Southwold branch on 9 May 2018. We do appreciate the disappointment that you are expressing on behalf of your constituents, including Mrs Tasker, and Cllr Cackett of Waveney District Council.

Following careful consideration, we believe that our decision to close Halesworth branch and Southwold branch is the correct one under the present circumstances, which does include our awareness of planned developments and possible population increases.

We never take the decision to close any branch lightly. We remain committed to our branches across our Lloyds Bank, Bank of Scotland and Halifax brands, and expect to continue to have the biggest branch network in the UK. In this instance, both decisions were based on careful analysis of the usage of each branch over the last few years, and a thorough review, which incorporates a visit to the branch and the local area.

By way of background, our customers’ behaviours and the ways in which they interact with us are changing. We know our customers value the branch experience alongside our other channels, such as Internet and Telephone Banking. As a consequence, we review our branches to ensure they are in locations where our customers most want and use them.

Our review of Halesworth branch has shown that the number of people using the branch is falling each year. 70% fewer personal customers use Halesworth branch than a typical Lloyds Bank branch. At present, only 40 personal and business customers use the branch on a regular weekly basis, and 69% of personal customers are already using other branches and other ways to bank, such as Internet and Telephone Banking.

In addition, 55% of our personal customers already use other branches, such as Beccles branch, where customers will have their accounts realigned to and which is around 9.68 miles away.

There will be no other impact on the way they manage their accounts. Customers can use any branch for their banking needs, as well as utilising the other banking options available to them.
During our review process, we have also taken into consideration the availability of public transport and the location of local Post Offices. In this case the Post Office, where customers can manage many of their day-to-day banking needs, is a short distance away at 53-54, The Thoroughfare, Halesworth. At the Post Office, our Personal and Business Banking customers can withdraw money, check their balance and pay money into their account. There is also a free-to-use ATM at Barclays Bank, 0.04 miles away from Halesworth branch.

I am also pleased to let you know that we are further investing in the expansion of our mobile branch service for Lloyds Bank customers in some of our more rural communities, alongside other ways to access banking locally. One of the new mobile branches will visit the Halesworth and Southwold areas. The new service will be in place prior to the branches closing, to ensure customers become familiar with the service.

Personal customers will be able to use the new mobile branches for many of their everyday banking needs such as making deposits (£5,000 cash limit), withdrawing cash (£300 daily limit or £1,000 if pre-ordered 48 hours before) and paying bills. Staff will also be on hand to help customers use Internet Banking and make general account or product enquiries. Business customers will have access to basic services such as making deposits up to £5,000 and withdrawing up to £300 daily in cash (or £1,000 if pre-ordered 48 hours before).

The mobile branch will also include full disabled access, including a disabled lift allowing wheelchair access, and a hearing loop will be installed.

Turning now to our review of Southwold branch, which is currently open 16.5 hours a week, our review has shown that the number of people using the branch is falling each year, with a reduction of 12% last year. At present, only 18 personal and business customers use the branch on a regular weekly basis and 70% of personal customers are already using other branches and other ways to bank. 82% fewer personal customers use Southwold branch than a typical Lloyds Bank branch.

Customers of Southwold branch will also have their accounts realigned to Beccles branch, a little over 11 miles away. For those customers wanting to access cash, there is a free-to-use ATM, and a local Post Office only a short walk away from the branch.

I have enclosed a copy of the branch review document completed for each branch, which contains more information around the reviews that took place and alternative banking facilities in the local areas. These are available via our website at www.lloydsbank.com/contact-us/branch-closures.asp

I hope that the above information is of use; should you need any further assistance, please come back to me directly.

Yours sincerely,

Tracey Greenhough
Manager
Closing Branch Review – Part 1

Background information
We continue to respond to our customers’ changing needs. We now have over 13 million of our customers accessing services through Internet Banking and over 9 million using our Mobile Banking app. Branches will remain vital in meeting customer needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

Our decision
Following a careful review, Halesworth branch will close on 03 May 2018. We have made the difficult decision to close this branch because customers are using it less often. In addition, the majority of customers are also using alternative ways to bank.

How we made our closure decision
When we close a branch, we complete a detailed impact analysis which will include:
- How customers currently use the branch.
- Changes to customer use of the branch.
- Current levels of service provided by the branch, including branch opening hours, ATMs.
- Assessment and check of alternative ways to bank, locally, including their proximity and accessibility. This is confirmed by a visit.
- Assessment of public transport, availability and frequency.
- Impact on our customers including those who may need additional support.
- Whether we own or lease the branch building.

What this decision means for you
You can continue to use any other Lloyds branches and the nearest alternative branch is the Bideford branch. Additionally, one of our new Lloyds mobile branches will visit the Halesworth area which customers can use for many of their everyday banking needs.

This document includes a summary of our review and provides details of alternative ways to access banking.

Halesworth branch customers
Age of personal customers using Halesworth branch

- < 18: 4%
- 18-24: 7%
- 25-34: 9%
- 35-44: 9%
- 45-54: 14%
- 55-64: 18%
- 65-74: 20%
- 75+: 19%

86% 14%

Figures have been rounded up or down to show as whole numbers

Personal Customers
- Business Customers

Halesworth customers are already banking in other ways*

Personal Customers
- 45% only use Halesworth branch
- 55% use Halesworth plus other Lloyds Bank branches
- 69% use branch, online or telephone banking
- 24% also use the Post Office®

Business Customers
- 39% only use Halesworth branch

*Please refer to the Glossary of terms on page 3

How customers are using this branch

<table>
<thead>
<tr>
<th>Branch Type</th>
<th>Halesworth</th>
</tr>
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<tbody>
<tr>
<td>Cashpoint® machines inside branch</td>
<td>No</td>
</tr>
<tr>
<td>Cashpoint® machine outside branch</td>
<td>Yes</td>
</tr>
<tr>
<td>Talking Cashpoint® machine</td>
<td>Yes</td>
</tr>
<tr>
<td>Level access to branch</td>
<td>No</td>
</tr>
<tr>
<td>Self service zone or machines</td>
<td>No</td>
</tr>
<tr>
<td>Counter service</td>
<td>Yes</td>
</tr>
</tbody>
</table>

7% Counters at Halesworth branch are 7% quieter than a year ago
40% of our customers use the branch on a regular weekly basis
479 of our customers use the branch on a regular monthly basis
611 of our customers only use this branch and no other way to bank

Personal Customers

70% Fewer personal customers use Halesworth branch than a typical Lloyds Bank branch

8% Fewer Counter Transactions
N/A Self Service Zone or Machine Transactions
9% Fewer Cashpoint® Machine Transactions

Business Customers

52% Fewer business customers use Halesworth branch than a typical Lloyds Bank branch

5% Fewer Counter Transactions
N/A Self Service Zone or Machine Transactions
5% Fewer Cashpoint® Machine Transactions
Other ways for customers to do their everyday banking

Other branches nearby

You can use any other Lloyds branch. To find your most convenient branch and their opening hours please search on the Branch Locator: www.lloydsbank.com/branch-locator/search.asp.

Nearest & most used alternative

Beccles
Exchange Square
NR34 9HH
9.68 miles away

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<tr>
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<th>Teller Cashpoint® machine</th>
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<th>Counter service</th>
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<tbody>
<tr>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Other nearby branches

Lowestoft
47 London Road North
NR32 1BL
16.13 miles away

Diss
3 Market Hill
IP22 4JZ
18.15 miles away

Transport

For nearest and most used alternative branch:
Hourly trains run between Halesworth and Beccles with a journey time of about half an hour. There is also a bus service every two and a half hours which takes about 40 minutes.

Mobile Branch

Our Lloyds Bank mobile branch will be visiting the Halesworth area. The full timetable will be available at lloydsbank.com/mobilebranch shortly before the new service starts to operate.

Other local banking services

We will not be maintaining our cash machine at the Halesworth branch. Nearby cash machines are listed below or you can use ATM Link Locator to find your most convenient alternative: www.link.co.uk/atm-locator

Free cash machines nearby:

Barclays Bank – 36 Thoroughfare, IP19 8LE 0.04 miles away
Post Office – 53 - 54 Thoroughfare, IP19 8AR 0.05 miles away
Central England Co-Op - Halesworth – Saxon Way, IP19 8LU 0.19 miles away

PayPoint nearby:

Spar – 13 Thoroughfare, IP19 8AH
PayPoint Locator: www.paypoint.ie/locator

Post Office®

Personal and Business Banking customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office® branch.

To find your most convenient Post Office® and its opening times please search on the Post Office® Locator: www.royalmail.com/cy/branch-finder

Nearest Post Office® Address:
Halesworth, 53 - 54 Thoroughfare, Halesworth, IP19 8AR

Post Office® opening hours:

<table>
<thead>
<tr>
<th>Monday</th>
<th>08:30 - 17:30</th>
<th>Friday</th>
<th>08:30 - 17:30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuesday</td>
<td>08:30 - 17:30</td>
<td>Saturday</td>
<td>08:30 - 17:30</td>
</tr>
<tr>
<td>Wednesday</td>
<td>08:30 - 17:30</td>
<td>Sunday</td>
<td>Closed</td>
</tr>
<tr>
<td>Thursday</td>
<td>08:30 - 17:30</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Our Internet Banking, Mobile Banking and Telephone Banking services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.

<table>
<thead>
<tr>
<th>Personal Customers</th>
<th>Business Customers</th>
<th>Commercial Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>lloydsbank.com</td>
<td>Cash &amp; cheque collection services</td>
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</tr>
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<td>0345 300 0000</td>
<td>lloydsbank.com/business</td>
<td>lloydsbank.com/commercial</td>
</tr>
<tr>
<td>Mobile Banking app</td>
<td>Telephone banking services</td>
<td>Telephone banking services</td>
</tr>
<tr>
<td>Branch colleagues</td>
<td>Mobile Banking app</td>
<td>Mobile Banking app</td>
</tr>
<tr>
<td></td>
<td>Bespoke on-line services</td>
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Further help:

For further help and support please contact either colleagues in our branches, your relationship manager or contact us on 0345 300 0000.
Terms used in this document

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<td>The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 48 out of 52 weeks in a 12 month period</td>
</tr>
<tr>
<td>Customers using the branch on a regular monthly basis</td>
<td>The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period</td>
</tr>
<tr>
<td>Personal % comparison to typical branch</td>
<td>The percentage of Personal customers using the named branch compared to the average number of Personal customers using a typical branch for the Brand</td>
</tr>
<tr>
<td>Business % comparison to a typical branch</td>
<td>The percentage of Business customers using the named branch compared to the average number of Business customers using a typical branch for the Brand</td>
</tr>
<tr>
<td>Personal only use this branch</td>
<td>The proportion of branch using Personal customers who have not used another branch in the last 12 months</td>
</tr>
<tr>
<td>Personal only use this branch and others</td>
<td>The proportion of branch using Personal customers who have also used a different branch in the last 12 months</td>
</tr>
<tr>
<td>Personal use branch, online and telephone banking</td>
<td>The proportion of branch using Personal customers who have also used Internet or Telephone Banking in the last 6 months</td>
</tr>
<tr>
<td>Personal also use Post Office®</td>
<td>The proportion of branch using Personal customers who have transacted in the Post Office® in the last 12 months</td>
</tr>
<tr>
<td>Business—only use this branch</td>
<td>The proportion of branch using Business customers who have not used another branch in the last 12 months</td>
</tr>
<tr>
<td>Closest branch distance</td>
<td>Based on the road distance between the closing and next closest branch. Source: Mapinfo – this software package measures distance between post codes</td>
</tr>
<tr>
<td>ATM distance</td>
<td>Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of cash machine.</td>
</tr>
</tbody>
</table>

All data collated and validated as at 25th July 2017.

Lloyds Banking Group is a signatory to the Access to Banking Standard and the result of our local community engagement will be published in Part 2 of this document before the branch closes.

If you’d like this in another format such as large print, Braille or audio CD please speak to a colleague in branch, your Relationship Manager or contact us on 0345 300 0000.

Cashpoint® is a registered trademark of Lloyds Bank plc, Post Office® is a registered trademark of Royal Mail.

Lloyds Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.
Background information
We continue to respond to our customers' changing needs. We now have over 13 million of our customers accessing services through Internet Banking and over 9 million using our Mobile Banking app. Branches will remain vital in meeting customer's needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

Our decision
Following a careful review, Southwold branch will close on 09 May 2018. We have made the difficult decision to close this branch because customers are using it less often. In addition, the majority of customers are also using alternative ways to bank.

How we made our closure decision
When we close a branch we complete a detailed impact analysis which will include:
- How customers currently use the branch,
- Changes to customer use of branch,
- Current levels of service provided by branch including branch opening hours, ATMs,
- Assessment and check of alternative ways to bank locally including their proximity and accessibility. This is confirmed by a visit,
- Assessment of public transport, availability and frequency,
- Impact on our customers including those who may need additional support,
- Whether we own or lease the branch building.

What this decision means for you
You can continue to use any other Lloyds branches and the nearest alternative branch is the Beccles branch. Additionally, one of our new Lloyds mobile branches will visit the Southwold area which customers can use for many of their everyday banking needs.

Closing Branch Review – Part 1

Southwold
Address:
17 Market Place
Southwold
Suffolk
IP18 6EB

Monday 09:30 - 15:00
Tuesday Closed
Wednesday 09:30 - 15:00
Thursday Closed
Friday 09:30 - 15:00
Saturday Closed

Southwold branch facilities:

<table>
<thead>
<tr>
<th>Cashpoint® machines inside branch</th>
<th>Cashpoint® machine outside branch</th>
<th>Talking Cashpoint® machine</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Level access to branch</th>
<th>Self service zone or machines</th>
<th>Counter service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

How customers are using this branch

12% Counters at Southwold branch are 12% quieter than a year ago
18 of our customers use the branch on a regular weekly basis
222 of our customers use the branch on a regular monthly basis
268 of our customers only use this branch and no other way to bank

Personal Customers

82% Fewer personal customers use Southwold branch than a typical Lloyds Bank branch

13% Fewer Counter Transactions

N/A Self Service Zone or Machine Transactions

4% Fewer Cashpoint® Machine Transactions

Business Customers

74% Fewer business customers use Southwold branch than a typical Lloyds Bank branch

10% Fewer Counter Transactions

N/A Self Service Zone or Machine Transactions

6% More Cashpoint® Machine Transactions

Southwold branch customers
Age of personal customers using Southwold branch

<table>
<thead>
<tr>
<th>Age group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 18</td>
<td>3%</td>
</tr>
<tr>
<td>18-24</td>
<td>4%</td>
</tr>
<tr>
<td>25-34</td>
<td>7%</td>
</tr>
<tr>
<td>35-44</td>
<td>10%</td>
</tr>
<tr>
<td>45-54</td>
<td>16%</td>
</tr>
<tr>
<td>55-64</td>
<td>19%</td>
</tr>
<tr>
<td>65-74</td>
<td>21%</td>
</tr>
<tr>
<td>75+</td>
<td>20%</td>
</tr>
</tbody>
</table>

Figures have been rounded up or down to show as whole numbers

Southwold customers are already banking in other ways*

Personal Customers

30% only use Southwold branch
70% use Southwold plus other Lloyds Bank branches
70% use branch, online or telephone banking
30% also use the Post Office®

Business Customers

31% only use Southwold branch

*Please refer to the Glossary of terms on page 3
Other ways for customers to do their everyday banking

Other branches nearby
You can use any other Lloyds branch. To find your most convenient branch and their opening hours please search on the Branch Locator: www.lloydsbank.com/branch-locator/search.asp.

Nearest & most used alternative
Beccles
Exchange Square
NR34 9HH
11.43 miles away

<table>
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<tr>
<th>Cashpoint® machines inside branch</th>
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<th>Self-service point of machines</th>
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<td>Yes</td>
<td>Yes</td>
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Other nearby branches
Lowestoft
47 London Road North
NR32 1BL
12.03 miles away

Gorleston-on-Sea
132-133 High Street
NR31 6QJ
19.41 miles away

Transport
For nearest and most used alternative branch:
The number 146 bus runs hourly from Southwold to Beccles with a journey time of about 55 minutes.

Mobile Branch
Our Lloyds Bank mobile branch will be visiting the Southwold area. The full timetable will be available at lloydsbank.com/mobilebranch shortly before the new service starts to operate.

Other local banking services
We will not be maintaining our cash machine at the Southwold branch. Nearby cash machines are listed below or you can use ATM Link Locator to find your most convenient alternative:
www.link.co.uk/atm-locator

Free cash machines nearby:
The Cooperative Food Southwold – 2 Market Place, IP18 6EE
0.04 miles away
Barclays Bank – 67 High Street, IP18 6DT 0.06 miles away
Kessingland Service Station – 82 High Street, NR33 7QF
6.71 miles away

PayPoint nearby:
The Cooperative Food Southwold – 2 Market Place, IP18 6EE
PayPoint Locator: www.paypoint.ie/locator

Post Office®
Personal and Business Banking customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office® branch.
To find your most convenient Post Office® and its opening times please search on the Post Office® Locator:
www.royalmail.com/cy/branch-finder

Nearest Post Office® Address:
Southwold, High Street, Southwold, IP18 6AA

Post Office® opening hours:
Monday 09:00 - 17:30
Tuesday 09:00 - 17:30
Wednesday 09:00 - 17:30
Thursday 09:00 - 17:30
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Sunday 10:00 - 16:00

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**All data collated and validated as at 11th October 2017.**

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