

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 customers' 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, Glasgow Scotstoun branch will close on 8 March 2018. We have made the difficult decision to close this branch because of the changing ways customers choose to bank with us, most are already using an alternative way to bank and we have another branch close by.

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.

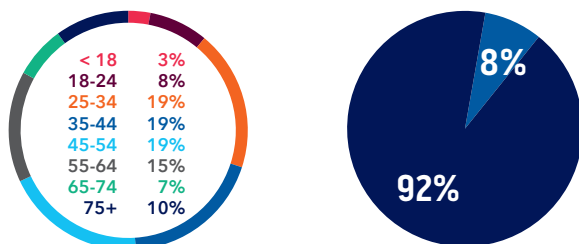
What this decision means for you

You can continue to use any other Bank of Scotland branches and the nearest alternative branch is the Glasgow Anniesland branch.

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

Glasgow Scotstoun branch customers

Age of personal customers using Glasgow Scotstoun branch



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

■ Personal Customers
■ Business Customers

Glasgow Scotstoun customers are already banking in other ways*

Personal Customers

18% only use Glasgow Scotstoun branch	72% use branch, online or telephone banking
82% use Glasgow Scotstoun plus other Bank of Scotland branches	28% also use the Post Office*

Business Customers

16% only use Glasgow Scotstoun branch

*please refer to the Glossary of terms on page 3

Glasgow Scotstoun

Address:

**1475 Dumbarton Road
Glasgow
G14 9XN**

Monday	10:00 - 16:00
Tuesday	10:00 - 16:00
Wednesday	10:00 - 16:00
Thursday	10:00 - 16:00
Friday	10:00 - 16:00
Saturday	Closed

Glasgow Scotstoun branch facilities:

Cashpoint® machines inside branch No	Cashpoint® machine outside branch Yes	Talking Cashpoint® machine No
Level access to branch Yes	Self service zone or machines Yes	Counter service Yes

How customers are using this branch

3% Counters at Glasgow Scotstoun branch are 3% quieter than a year ago	21 of our customers use the branch on a regular weekly basis
288 of our customers use the branch on a regular monthly basis	587 of our customers only use this branch and no other way to bank

Personal Customers

20% Fewer personal customers use Glasgow Scotstoun branch than a typical Bank of Scotland branch

4%	Fewer Counter Transactions	Icon: Person at counter
1%	Fewer Self Service Zone or Machine Transactions	Icon: Self-service machine
15%	More Cashpoint® Machine Transactions	Icon: Cashpoint machine

Business Customers

16% Fewer business customers use Glasgow Scotstoun branch than a typical Bank of Scotland branch

1%	More Counter Transactions	Icon: Person at counter
20%	More Self Service Zone or Machine Transactions	Icon: Self-service machine
22%	More Cashpoint® Machine Transactions	Icon: Cashpoint machine

Other ways for customers to do their everyday banking

Other branches nearby

You can use any other Bank of Scotland branch. To find your most convenient branch and their opening hours please search on the Branch Locator: bankofscotland.co.uk/branchfinder/search.asp

Nearest - Glasgow Anniesland, 836 Crow Road, G13 1ET
1.87 miles away

Cash machines inside branch	Cash machine outside branch	Talking cash machine	Level access to branch	Self service zone or machines	Counter service
Yes	Yes	No	Yes	Yes	Yes

Most used alternative - Clydebank, 42-44 Sylvania Way, G81 2TL
3.08 miles away

Cash machines inside branch	Cash machine outside branch	Talking cash machine	Level access to branch	Self service zone or machines	Counter service
Yes	Yes	Yes	Yes	Yes	Yes

Other nearby branch - Glasgow Partick, 258/262 Dumbarton Road, G11 6TU
1.9 miles away

Transport

For nearest branch:

Transport links from the closing branch at Scotstoun to the closest branch at Anniesland are every 5 - 10 minutes with a journey time of 25 minutes due to an indirect route with one change. There are various providers, including SimpliCity, with various service numbers. Journey times depend upon service and time of day. Driving time will be 15 minutes due a more direct route.

For most used alternative branch:

Buses run every 5 - 10 minutes from Scotstoun to Clydebank, several providers and services. Journey time is 25 minutes which includes walking from the bus stop through the shopping centre to the branch.

Other local banking services

We will not be maintaining our cash machine at the Glasgow Scotstoun 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

Nisa Local - 1507 Dumbarton Road, G14 9XQ 0.08 miles away

Liquor Barrel - 1407 Dumbarton Road, G14 9XS 0.12 miles away

T&H Scotland - 1423 Dumbarton Road, G14 9XS 0.12 miles away

PayPoint nearby:

Nisa Local - 1507 Dumbarton Road, G14 9XQ

PayPoint Locator: <http://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® branch and it's opening times please search on the Post Office® Locator: www.royalmail.com/cy/branch-finder

Nearest Post Office® Address:

Scotstoun, 1365- 1367 Dumbarton Road, Scotstoun G14 9XT

Post Office® opening hours:

Monday	06:30 - 21:30	Friday	06:30 - 21:30
Tuesday	06:30 - 21:30	Saturday	07:00 - 22:00
Wednesday	06:30 - 21:30	Sunday	08:00 - 22:00
Thursday	06:30 - 21:30		

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.

Personal Customers

-  bankofscotland.co.uk
-  0345 780 1801
-  Mobile banking app
-  Branch colleagues

Business Customers

-  Cash & cheque collection services
-  bankofscotland.co.uk/business
-  Telephone banking services
-  Mobile banking app
-  Bespoke on-line services

Commercial Customers

-  Cash & cheque collection services
-  bankofscotland.co.uk/business
-  Telephone banking services
-  Mobile banking app
-  Bespoke on-line services

Further help:

For further help and support please contact either colleagues in our branches, your relationship manager or contact us on 0345 780 1801.

Terms used in this document

To help you understand what the terms mean please use the table below.

Term used	Definition
Counters quieter or busier than a year ago	Rolling year on year % change in counter transactions
Customers using the branch on a regular weekly basis	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
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period
Personal % comparison to typical branch	The percentage of Personal customers using the named branch compared to the average number of Personal customers using a typical branch for the Brand
Business % comparison to a typical branch	The percentage of Business customers using the named branch compared to the average number of Business customers using a typical branch for the Brand
Personal only use this branch	The proportion of branch using Personal customers who have not used another branch in the last 12 months
Personal only use this branch and others	The proportion of branch using Personal customers who have also used a different branch in the last 12 months
Personal use branch, online and telephone banking	The proportion of branch using Personal customers who have also used Internet or Telephone Banking in the last 6 months
Personal also use Post Office®	The proportion of branch using Personal customers who have transacted in the Post Office® in the last 12 months
Business – only use this branch	The proportion of branch using Business customers who have not used another branch in the last 12 months
Closest branch distance	Based on the road distance between the closing and next closest branch. Source: Mapinfo – this software package measures distance between post codes.
ATM distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of cash machine.

All data collated and validated as at 11th October 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 780 1801.

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