

Lloyds TSB Middle East is named Best International Bank for fourth year running

Dubai, 17th November 2009

Lloyds TSB Middle East has been awarded the title of Best International Bank by Ethos Consultancy in their Annual Service Quality Bank Benchmarking Study. This is the fourth consecutive year that Lloyds TSB Middle East has won this award.

Ethos Consultancy is the region's leading provider for benchmarking, mystery shopping, customer satisfaction surveys and brand audits. Their annual study is carried out by experienced researchers who explore all channels which prospective customers may encounter when approaching a bank namely the branch, call centre and website.

Each channel is then evaluated on interpersonal performance, response time, service quality and satisfactory outcome to assess the overall customer experience. XX banks were included in the study.

Richard Musty, Managing Director of Lloyds TSB Middle East commented:

"We are delighted to be awarded Best International Bank by Ethos Consultancy for the fourth consecutive year. Globally, 2009 has been incredibly challenging but our continued focus on customer service, taking a relationship approach to our customers' banking preferences and maintaining a responsible approach to lending means that we have seen little impact on our Middle East operations and are delighted to maintain our recognised, and award winning, level of customer service which is so valued by our customers. We are now looking towards an even more positive 2010.

I'd like to take this opportunity to thank each and every member of Lloyds TSB Middle East for their input to us winning this award."

Commenting on the report, Robert Keay, Managing Director at Ethos Consultancy said that *"The award shows that Lloyds TSB Middle East has consistently maintained high levels of customer service throughout the years."*

Richard Hextall, Head of Personal Banking at Lloyds TSB Middle East said:

"We are very pleased with this accolade. We consistently working hard in all areas to enhance our service and to improve our customers' overall experience with us - our fourth Ethos Award is evidence of our commitment to delivering excellent customer service."

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Notes to Editors:

Lloyds TSB Middle East is a branch of Lloyds TSB Bank plc, which is a member of Lloyds Banking Group. This makes us part of one of the largest and most successful banking groups in the world. Lloyds TSB has been a leading bank in Dubai for over 30 years and was awarded its banking licence by the UAE Central Bank in 1977. For more information, please visit www.lloydstsb.ae

About Lloyds TSB Middle East

The main branch of Lloyds TSB Middle East is in Jumeirah, housed in a custom built landmark building, located on Al Wasl Road opposite Safa Park. The bank also has Customer Service Centres located at the Arabian Ranches, Healthcare City, Green Community and Uptown Mirdiff. Lloyds TSB Middle East employs over 300 people providing an extensive range of financial services including: Personal Banking, Commercial Banking, Corporate Banking, Offshore Banking, Private Banking, Treasury Services and Trade Finance Services. In addition to car and home loans, credit cards, personal and commercial loans, current and savings accounts, and fixed term deposits, Lloyds TSB Middle East also offers easy accessibility to telephone banking and secure internet banking 24 hours a day, 7 days a week.

