

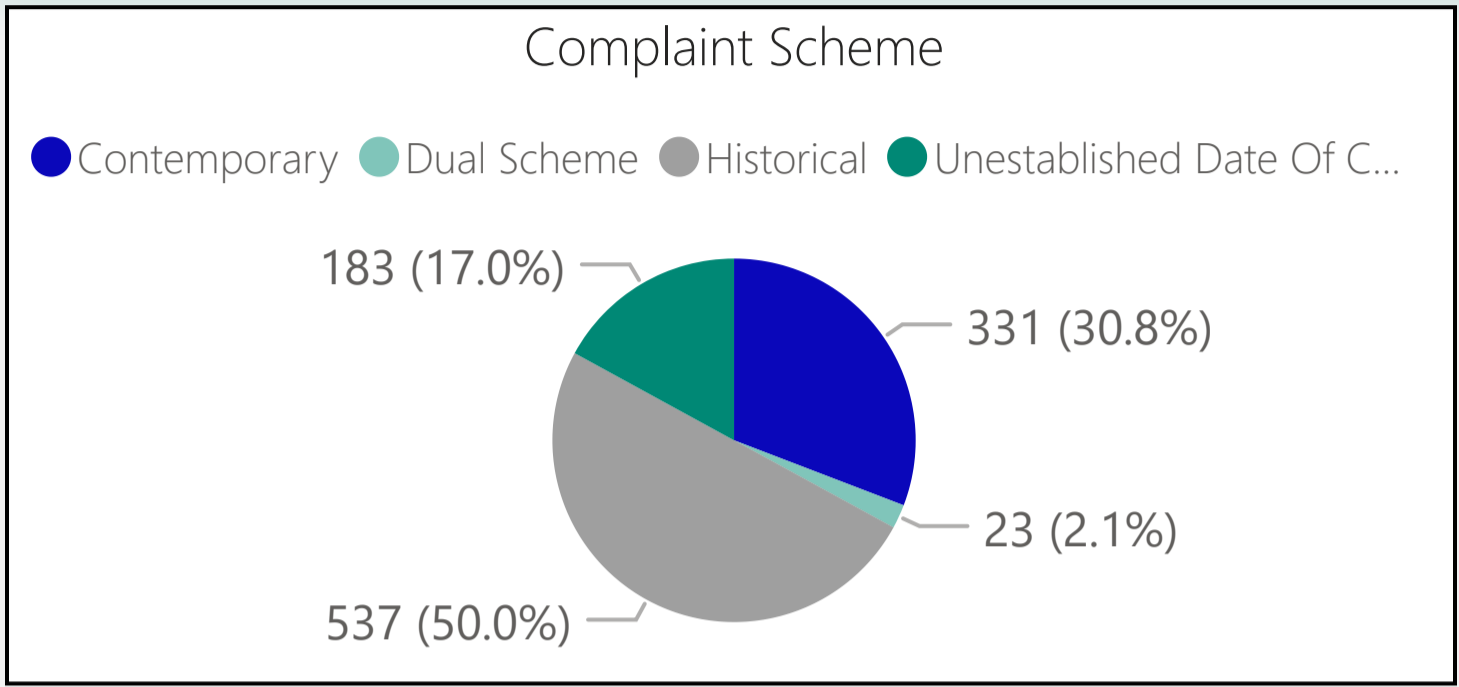
Total Case Registrations

1,074



Closed Case Outcomes

1,058



Case Registrations

| Case Type | July | August | September |
|---------------------------------|----------|----------|-----------|
| Contemporary | 5 | 4 | 10 |
| Historical | | | 1 |
| Unestablished Date Of Complaint | 1 | | |
| Total | 6 | 4 | 11 |

Determined
84

Settlement
65

Other Closures
No Response* from Customer
290

Mediated
3

Conciliated
11

Closed For Another Reason
151

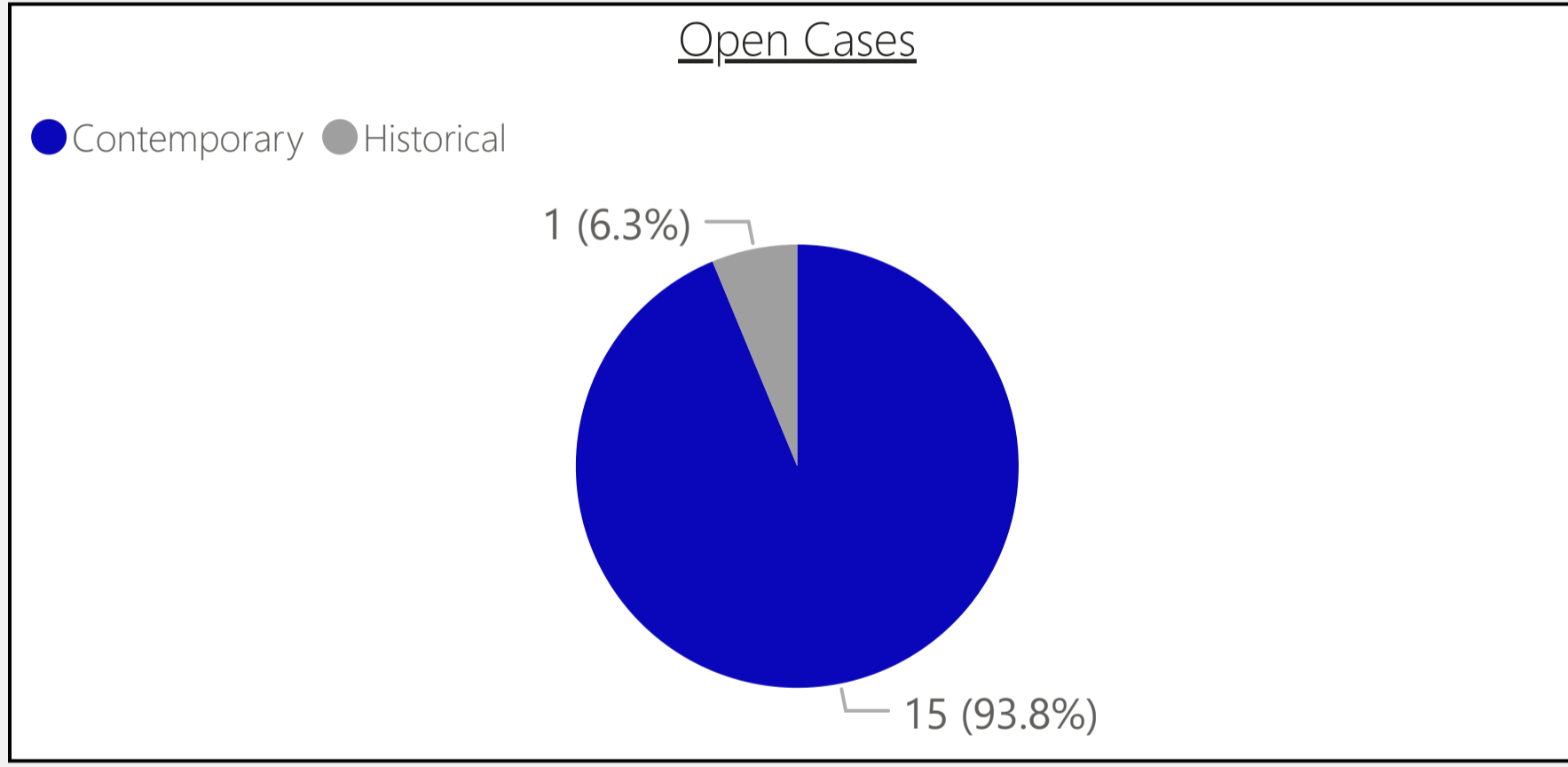
Assessed as Ineligible
164

Dismissed Without Merit
94

Duplicated Registration
98

Customer Withdrew Complaint
98

Open Cases
16



Total FOS out
43

Total FOS in
61

Top 10 Closure Reasons

| Reason | Count |
|--|-------|
| Case was likely to be eligible for the FOS | 135 |
| At the time the case was referred to the bank, the business did not meet the required BBRS financial criteria for turnover and/or balance sheet limit. | 131 |
| Customer out of contact | 40 |
| No reasonable prospect of success | 33 |
| Cases eligible for another scheme | 29 |
| Customer did not comply with deadlines | 24 |
| Settled prior to registration | 23 |
| Part of the case is time barred | 22 |
| Already considered by FOS | 21 |
| Not a complainant or not a complaint | 17 |

Personal Guarantees
180

Top 5 Business Types

| Nature of Business | Count |
|-------------------------------------|-------|
| Private Company (LTD) | 575 |
| Sole Trader | 92 |
| Partnership | 51 |
| Public Limited Company (PLC) | 25 |
| Limited Liability Partnership (LLP) | 10 |

Top 5 Complaint Points

| Complaint Point | Count |
|--|-------|
| Egregious behaviour/gross misconduct | 57 |
| Errors/not following instructions | 25 |
| Delays/timescales | 20 |
| Disputes over sums/charges | 17 |
| Arrears related/Forbearance/Enforcement Action | 13 |

Key:

- Total Cases
- Open Cases
- Closed Cases

No Response* Administratively closed by the BBRS due to customers not responding to BBRS correspondence

Eligibility Assessed Cases

Eligibility Assessments Issued

229

Found Eligible

47

Found Ineligible

182

Eligibility Appeals

Eligibility Appeals

89

Appeal Withdrawn

1

Eligibility Appeals Being Considered

0

No Grounds For Appeal

72

Final Eligibility Assessments Issued by Appeal Panel

16

| EA - Appeal Outcome | Count |
|----------------------------|-------|
| Appeal not upheld by Panel | 15 |
| Appeal upheld by Panel | 1 |

Adjudicated Cases

Provisional Determinations Issued

91

Resultant Determinations

87

Adjudicated Appeals

Determination Appeals

31

Determination Appeals Under Consideration

0

No Permissible Grounds Found for Appeal

28

Final Determinations Issued by Appeal Panel

3

| Determination Appeal Outcome | Count |
|------------------------------|-------|
| Appeal not upheld by Panel | 3 |

| Appeal Customer Acceptance | Count |
|--------------------------------|-------|
| Customer Accepts Determination | 2 |
| Customer Rejects Determination | 1 |

Adjudicated Resolutions

| Determination Outcome (Closed Cases Only) | Count |
|---|-------|
| Upheld | 10 |
| Partially upheld | 38 |
| Not Upheld | 36 |
| Total | 84 |

| Customer Acceptance (Closed Cases Only) | Count |
|---|-------|
| Customer Rejects Determination | 54 |
| Customer Accepts Determination | 30 |
| Total | 84 |

| Awards Issued (Closed Cases Only) | Count |
|-----------------------------------|-------|
| No Financial Award | 37 |
| Financial Award | 47 |
| Total | 84 |

Alternative Resolutions

Conciliated Cases

Pending Conciliation

0

Successfully Conciliated

11

Mediated Cases

Pending Mediation

0

Successfully Mediated

3

Settled Cases

Successfully Settled

65

Concessionary Cases

Ineligible Cases Considered for Progression

49

| Pending Response from Bank | Progression Accepted by Bank | Progression Declined by Bank |
|----------------------------|------------------------------|------------------------------|
| 1 | 13 | 35 |

Result of 35 Progression Declined:

| Case Ended | Bank Settled | Partially Eligible |
|------------|--------------|--------------------|
| 23 | 8 | 4 |