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Gordon Lindhurst MSP  
Convenor, Economy, Jobs and Fair Work Committee  
The Scottish Parliament  
Edinburgh  
EH99 1SP

Dear Mr Lindhurst,

Thank you for your letter dated 1 June, ahead of TSB's appearance at the Economy, Jobs and Fair Work Committee, and regarding our calculation of footfall.

The closest measure that TSB has to footfall is counter transactions. This is a measure of any activity where a transaction to or from a customer's account is involved, for example a cash deposit or withdrawal, paying in a cheque, or a transfer to a payee. I can confirm that this measure includes all activity by all customers. We measure counter transactions on a rolling twelve-month basis and compare this to the previous twelve months to assess how popular a branch is.

Counter transactions are just one of the factors we use when making a decision about any given branch. Among other measures, we also take into account how many customers exclusively use that branch to do their banking over a twelve-month period, and the proportion that completed transactions at another local branch that we would redirect them to in the event of a closure. This helps to inform our assessment of how many customers are likely to be most impacted by a closure.

We also collect information on community factors to help inform our decision-making. Among others this includes the distances customers would need to travel to their nearest TSB branch or Post Office to carry out a transaction, and the availability of ATMs on the local high street. Consideration of whether a branch is the last in town, and the number of customers using the branch who are vulnerable in some way is an important part of our local decision making.

I hope this information will be of some use to the Committee. If I can be of any further assistance ahead of the session next week please do not hesitate to get in touch.

Kind regards,

Carol Anderson  
Scotland Branch & Business Banking Distribution Director