

**LLOYDS**  
BANKING GROUP



# HELPING BRITAIN PROSPER PLAN

Update 2017/18



# OUR HELPING BRITAIN PROSPER PLAN

Our purpose is to help Britain prosper. Through our products and services, we've been doing this for more than 250 years and today we help 27 million customers with their financial needs.

Our Helping Britain Prosper Plan takes us beyond business as usual. It tackles the social and economic issues that matter most to Britain: its people, businesses and communities. It differentiates, unites and inspires our Group and colleagues to meet some bold targets.

## Our areas of focus for 2018

### Helping Britain get a home

Amount of lending committed to help people buy their first home

2018	2020
<b>£10bn</b>	<b>£30bn</b>

### Helping save for the future

Growth in assets that we hold on behalf of customers in retirement and investment products\*

2018	2020
<b>£8bn</b>	<b>£50bn</b>

\* Growth in assets under administration in our front books

### Building digital skills

Number of individuals, SMEs and charities trained in digital skills, including internet banking

2018	2020
<b>700,000</b>	<b>1.8m</b>

### Supporting businesses to start up and grow

Increased amount of net lending to start-up, SME and Mid Market businesses

2018	2020
<b>£2bn</b>	<b>£6bn</b>

### Championing Britain's diversity

Percentage of senior roles held by women

2018	2020
<b>36%</b>	<b>40%</b>

Percentage of roles held by Black, Asian and Minority Ethnic colleagues

2018	2020
<b>8.9%</b>	<b>10%</b>

### Tackling social disadvantage across Britain

Number of charities we will support as a result of our £100m commitment to the Group's independent charitable Foundations

2018	2020
<b>2,500</b>	<b>7,500</b>

All 2020 targets are cumulative from 2018-2020 and are in line with the next phase of the Group's strategic plan

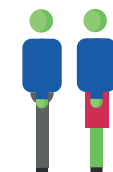
Our full 2018 Helping Britain Prosper Plan has 22 stretching targets. You can find out more about them and our responsible approach to business at [www.lloydsbankinggroup.com/prosperplan](http://www.lloydsbankinggroup.com/prosperplan)

## Our impact so far

We've already achieved a lot for people, businesses and communities since we launched the Plan in 2014, and following the creation of our 2018 Plan we're well placed to achieve even more.



**>700,000**  
individuals, businesses  
and charities trained in  
digital skills in 2017



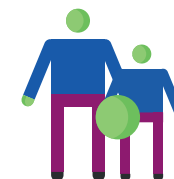
**34%**  
of senior roles now  
held by women.  
Up from 29% in 2014



**>440,000**  
start-up businesses  
supported since 2014

**15%**  
increase in net SME  
lending since the start  
of 2014, compared  
to a market that has  
grown by 1%

**>£72m**  
donated to the Group's  
independent charitable  
Foundations since 2014



**>£47bn**  
of lending to first-time  
buyers since 2014





# HOW WE'RE HELPING BRITAIN

In the biggest cities and the smallest villages, from the Channel Islands to the Scottish Highlands, the **Helping Britain Prosper Plan** is making a positive difference for people of all ages, businesses of all type and size, and the communities they share.

## TACKLING SOCIAL DISADVANTAGE ACROSS BRITAIN

In 2017, through our four independent charitable Foundations, we helped more than 2,800 charities do more to tackle disadvantage in England, Scotland, Wales, Northern Ireland and the Channel Islands. These included Northern Ireland Rural Women's Network **10** a charity that advocates on behalf of rural women. With support from the Halifax Foundation for Northern Ireland they are highlighting a range of critical issues.

## HELPING BRITAIN GET A HOME

We provided £13 billion in mortgages to first-time homebuyers in 2017, including Emily and Kieran from Mirfield in West Yorkshire who moved into their three-bed terraced house this year **11**.



## CHAMPIONING BRITAIN'S DIVERSITY

We're building a business that reflects the diverse customers and communities we serve. We've continued to improve gender diversity, with 34% of our senior roles now held by women. Our colleagues act as mentors and role models through a range of programmes, including Stonewall Young Campaigners (which tackles homophobia in schools), and career guidance workshops with young people from Black, Asian and Minority Ethnic backgrounds.



### 2 EDINBURGH

Helping Thistle Centre of Wellbeing with a grant of £70,000 from the Bank of Scotland Foundation to help people manage long-term health conditions, through lifestyle management activities and exercise classes.

### 3 BARNSELY

Helping Distinction Doors grow its business and create new jobs for local people, thanks to innovative funding from Lloyds Bank.

### 9 KIDDERMINSTER

Helping homeless or at-risk young people find accommodation thanks to the work of the charity Wyre Forest Nightstop. They've received a grant of £68,000 from Lloyds Bank Foundation for England & Wales to support their Nightstop emergency accommodation project.

### 8 CAERPHILLY AND BLAENAU GWENT

Helping the Smart Money Cymru Credit Union to provide safe and affordable lending for local people in Caerphilly, Blaenau Gwent and Newport with a grant of £20,000 from our £4 million Development Fund.

### 7 CORNWALL

Helping social entrepreneurs like Nikki Markham of Battling On, who supports ex-service personnel as they readjust to civilian life and helps them train to mentor or coach vulnerable young people and adults with disabilities. Nikki is one of 1,500 people helped through our School for Social Entrepreneurs Programme since 2012.

### 6 CHANNEL ISLANDS

Helping the charity Autism Jersey support people on the autistic spectrum, their families and their carers, with a grant of £50,000 over three years from the Lloyds Bank Foundation for the Channel Islands.

## BUILDING BRITAIN'S DIGITAL SKILLS



In 2017, we helped more than 708,000 people, small businesses and charities improve their digital skills. They included Betty from Airdrie **1** (featured on our front cover) who's now banking online for the first time thanks to free training at one of our branch Digizones. Looking ahead, we're about to step-up the scale of our digital support for the UK, by helping even more people improve their digital skills.

## HELPING BUSINESSES START UP AND GROW

We provide support to businesses all over the UK. With our help, more than 124,000 started trading in 2017. They included Karen, a hair stylist who secured a loan from Lloyds Bank along with financial and business planning advice to help open her first salon in Lowestoft **5**.

### 4 COVENTRY

Helping develop the next generation of manufacturing engineers including Tilly, who's acquiring the skills she needs to succeed in the automotive industry, at the Lloyds Bank Advanced Manufacturing Training Centre. We're continuing to invest £1m a year and will train another 500 apprentices, graduates and engineers at the Centre by 2020.



### 12 MAIDENHEAD

Helping Nicholas start his career as a Personal Banking Adviser. He is one of more than 1,200 apprentices to join our business this year, bringing our total to more than 5,500 since 2012.

## SAVING FOR THE FUTURE

We're continuing to invest in our capabilities to help our customers plan for later life and help Britain save for retirement. In 2017 we helped almost 89,000 people plan for later life and received nearly half a million visitors to our Change Your Life in an Hour website.

## Helping Britain Prosper as a responsible business

We know that when Britain prospers we can prosper too, so our Helping Britain Prosper Plan is an important investment in our long-term success as the best bank for customers, colleagues, communities and shareholders.

Using our scale and reach across the UK, we've made a positive difference for people, businesses and communities through our Plan, but it's just one aspect of our all-encompassing responsible approach to doing business.

## 2017 responsible business highlights

£2.5bn

paid in corporate taxes makes us one of the largest corporate tax payers in the UK

>13m

active digital customers makes us the UK's biggest digital bank

£58m

given to communities, including more than £20m to our independent Foundations, shows our commitment to helping disadvantaged people

>124,000

businesses supported to start up shows we are supporting Britain's SMEs

This Helping Britain Prosper Plan Update (the 'Update') contains certain forward-looking statements with respect to the business, strategy, plans and /or results of Lloyds Banking Group (the 'Group') and its current goals and expectations relating to its future financial condition and performance. Forward-looking statements by their nature involve risk and uncertainty because they relate to events and depend upon circumstances that will or may occur in the future. The Group's actual business, strategy, plans and/or results may differ materially from those expressed or implied in this Update as the result of a variety of economic, commercial, legal and regulatory risks, uncertainties and other factors, including but without limitation, those set out in the Group's 2017 Annual Report and Accounts. Except as required by any applicable law or regulation, the forward-looking statements contained in this Update are made as at the date of this Update and the Group expressly disclaims any obligation to update or revise any forward-looking statements.



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