

Bedford

Lloyds Banking Group serves 28 million people and we are the UK's largest digital bank.

We have a financial relationship with more than half of all adults in the UK and provide banking to around one million businesses.

We are a major employer too, and we have more than 60,000 colleagues working for us across the UK.

In **Bedford** Lloyds Banking Group has:

40,550
personal banking customers

1,393
business customers

Empowering customers to manage their finances

In the 12 months to January 2026, there were:

10.5 million
logins to our website and app by your constituents

2,815 customers who used our Save the Change facility to put small sums away each time they spent

13,968 customers who used our credit score checker

3,408 customers who used our in-app subscription cancellation service

1,178 customers who used our in-app benefit checker to see what support they may be eligible for

Our January 2026 data shows that, on average, customers in your constituency:

- received **£1,960** into their current account each month, an increase of **1.7%** on the previous year
- had a balance of **£3,517** in their current account, an increase of **3.6%** on the previous year
- had savings account balances of **£10,330**, an increase of **9.4%** on the previous year

In addition:

- **3,607** of your constituents hold basic bank accounts with us
- **3,056** receive Universal Credit

Helping business grow

We're making £35bn of new finance available in 2026 to companies operating and investing in the UK, which could mean over **£3bn** for businesses in the East of England.

159 small businesses, charities and clubs in Bedford signed up to bank with us for the first time in 2025.

Helping people prepare for the future

Scottish Widows, part of Lloyds Banking Group, supports over six million customers with their retirement planning, investments and protection needs.

In January 2026, **4,498** of your constituents made contributions to their workplace pension with Scottish Widows, and the total value of their funds was **£105m**. In the 12 months to January 2026, the average amount paid in was **£2,680**.

In Bedford, **240** customers drive electric vehicles financed with us.

In your constituency, **Lloyds Bank Foundation for England and Wales** provided **£77,500** to **ACCM (UK)** to support their vital work.

Customer number data from January 2026. Our customers bank with us 24/7 via our app and all figures represent a snapshot.

Housing in Bedford

LLOYDS BANKING GROUP | Crisis

Lloyds Banking Group has partnered with Crisis since 2023.

Supporting the delivery of social housing in the UK

Warm, affordable, and secure housing is the foundation of opportunity and stability. It is what allows people to put down roots, find work, and plan for the future.

Since 2018, we've supported over

£23bn

of new finance to social housing, which includes commercial lending and deal facilitation. This is helping housing providers deliver more homes, strengthening communities and supporting economic growth.

Social housing in your constituency

Constituency	19.8%
East of England	15.5%
The UK	17.5%

Based on 2021 Census data, which is the latest available.

House prices in your region

In the East of England, average house prices have increased from:

2016 **£271,107**

2026 **£424,319**

an increase of **56.5%**

Supporting first time buyers

We helped **73** households buy their first property in Bedford in the 12 months to the end of January 2026.

Average price paid: **£303,192**

Average deposit: **£47,765**

Average lending: **£255,427**

In your constituency, the **average age** of the lead first time buyer was 33 years and 10 months

This compares with a **UK average age** of 32 years and 2 months

Across the UK, in January 2026 the average first time buyer **mortgage term** was around 30 years.

Supporting homeowners

We helped **112** households buy a property in Bedford in the 12 months to the end of January 2026.

They paid an average price of **£345,572**

In your constituency, we had **3,284** mortgage customers in January 2026:

81.5% were on fixed-rate mortgage deals

24.6% of all our mortgage customers in the constituency had fixed rate deals due to end within the next 12 months

Helping to protect homes

We are a major provider of home insurance too. In January 2026, **2,676** of your constituents held home insurance with us.



You can contact your **Public Affairs Manager** for the East of England:

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If you want to know more about the data, please email GroupPublicAffairs@lloydsbanking.com