



# Harpenden and Berkhamsted

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

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

We are also proud to have helped finance UK infrastructure projects with a total value of more than £100 billion over the last five years.



In **Harpenden and Berkhamsted** Lloyds Banking Group had:

 **24,836**  
personal banking customers in January 2025

 **1,478**  
business customers

 **4.7 million**  
logins to our website and app by your constituents in the 12 months to January 2025


**In the 12 months to January 2025:**


**1,422** customers used our Save the Change facility to put small sums away each time they spent


**4,672** checked their credit score through our app


**1,068** cancelled a subscription through our app

Our data from January 2025 shows that, on average, customers in your constituency:

 Received **£3,977** into their current account each month, **an increase of 7.4%** on the previous year

 Had a balance of **£6,812** in their current account, the same as the previous year

 Had a balance of **£17,074** in their savings account, the same as the previous year

 **1,342** of your constituents held basic bank accounts with us

 **655** were receiving Universal Credit

We have donated more than

**£800 million**



**to our four charitable Foundations** in the last 40 years, enabling them to support more than 70,000 charities in total.

In 2025, we provided them with **£33.7m** to help more small charities grow stronger.

## Helping Britain Prosper

We are committed to helping businesses grow and reach their ambitions.

**85**

small businesses, charities and clubs in Harpenden and Berkhamsted signed up to bank with us for the first time in 2024.



In Harpenden and Berkhamsted **475** customers were driving electric vehicles financed with us in January 2025.

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



[ella.murphy@lloydsbanking.com](mailto:ella.murphy@lloydsbanking.com)

# Housing in Harpenden and Berkhamsted

Lloyds Banking Group and Crisis have called for

# one million

more homes for social rent over a decade.



Working together to end homelessness

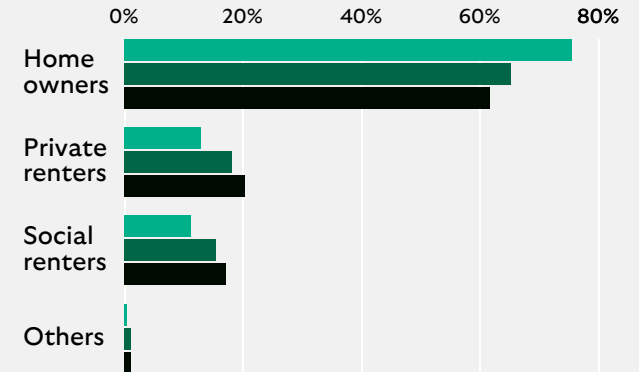
Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. We need more social homes and we cannot afford to wait. The chronic shortage of properties is also placing increased pressure on supply in other parts of the housing market.

## 11.3%

of households in Harpenden and Berkhamsted lived in social housing, according to 2021 Census data for England and Wales. This compared to 15.5% in the East of England, and 17.1% across England and Wales.



## Housing in your constituency



Key:

Constituency

East of England

England and Wales

## Helping people buy a home

We helped **125** households buy a property in Harpenden and Berkhamsted in the 12 months to the end of January 2025.

They paid an average price of

**£724,693**

## House prices in your region

In the East of England average house prices have increased by **70.9%** over ten years.

2015 **£240,895**

2025 **£411,662**

## Supporting first time buyers

We helped **48** households **buy their first property** in Harpenden and Berkhamsted in the 12 months to the end of January 2025.

Average price paid: **£506,711**

Average deposit: **£119,243**

Average lending: **£387,468**



The average age of the lead first time buyer is: **33 years and 7 months**



This compares with a national average of: **32 years and 6 months**

Across the whole mortgage market, in January 2025 the average first time buyer mortgage term was around 31 years.

## Household bills: Improving energy efficiency

Energy performance certificate (EPC) ratings of our mortgage customers.

