

NORTH HEREFORDSHIRE MIDLANDS

As the UK's largest bank, with more than 26 million customers – including many of your constituents – our Group touches nearly every community and household in the UK. Our purpose is to help Britain prosper by developing financial solutions that help people, businesses and the transition to net zero.

To support your work we've pulled together some insight and data about our customers in your constituency.



Lloyds Banking Group has 37,081 personal banking customers in your constituency. Here's how their spending has changed in the 6 months from October 2021 to March 2022:

Mean total spending per person in March 2022 was

£2,184

(UK average: £2,059)

This ranks 161st out of all parliamentary constituencies, an 8.64% change compared to September 2021

How spending habits in your constituency compare to other parliamentary constituencies:

256th

for spending on loans

377th

for spending on mortgages

351st

for spending on rent

417th

for spending on food and drink

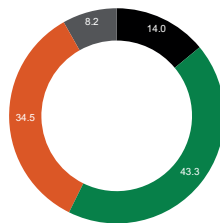
28th

for spending on fuel

614th

for spending on commuting

% age of our customers receiving Universal Credit:



- 16-25 years (14.0)
- 26-40 years (43.3)
- 41-60 years (34.5)
- 60+ years (8.2)

1,085

of our customers are receiving Universal Credit – an increase of 2.26% since September 2021. On average your constituents received a Universal Credit payment of £714

In March 2022, your constituents' average monthly earnings (calculated from payments made into their personal banking account) were:

£1,849

This was -1.9% less than in September 2021

On average, personal bank accounts in your constituency have a balance of **£6,520**, ranking 131st out of all constituencies

On average, savings accounts in your constituency have a balance of **£12,833**, ranking 49th out of all constituencies

On average, credit cards in your constituency have an outstanding balance of **-£968**, ranking 521st out of all constituencies

In March 2022, households in your constituency spent an average of **£289** a month on bills, ranking 147th out of all constituencies

Find out more information about how we're helping Britain prosper on our website www.lloydsbankinggroup.com

Here's some information relating to housing in your constituency:

In April 2022, the average house price in your constituency was

£362,833

This was 1.21% higher than in April 2021

The average deposit paid was

£121,454

This was -1.34% lower than in April 2021

Since 2013 we've helped

103

households to move through the Help to Buy Equity Loan scheme, the Government-backed affordable home ownership initiative

Your constituency is in the

2nd

quartile for number of households in the Private Rental Sector: 22.54% of our customers are identified as renters, with 0.6% making a payment to a social housing provider

On average, Lloyds mortgages in your constituency have an outstanding balance of

£128,774

281st out of all constituencies

We've lent an average of

£195,142

to

127

first time buyers to secure their first home

Here's some information about digital capability in your constituency:

According to our Consumer Digital Index

51.3%

of your constituents in 2021 had high or very high levels of digital engagement. This is a 6.3 percentage point increase from 2020

How we've supported your constituents in North Herefordshire:

We have

3,388

business customers in your constituency

We've helped

2,690

people access financial services by providing basic bank accounts

37

of your constituents are Lloyds Banking Group employees

The public affairs team at Lloyds Banking Group is here to:

- Keep you up to date about what we're doing to support your constituents and respond to their changing needs
- Support your parliamentary work by arranging for you to meet local businesses, and subject matter specialists from Lloyds Banking Group.
- Share our ideas on policy reform that will Help Britain Prosper

You can contact your local public affairs manager Geraldine Boylan at: Geraldine.Boylan@lloydsbanking.com