

PENRITH AND THE BORDER

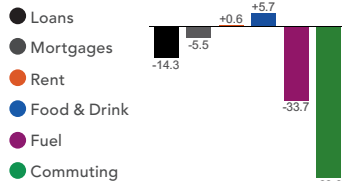
THE NORTH



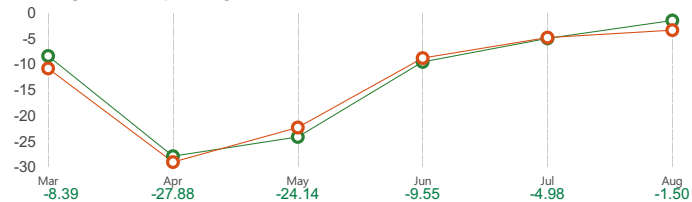
As the country's largest retail and commercial bank and insurance provider, we recognise our responsibility to stand by our customers, colleagues and communities through the coronavirus crisis. Our scale means we have a relationship with three out of four households in your constituency, and plenty of data to help you better understand your constituents. To support your work we've pulled together some information about how people and businesses in Penrith and The Border have been responding to the pandemic.

Here's how the spending habits of Lloyds Banking Group's 20,700 personal banking customers in Penrith and The Border have changed over the course of the coronavirus crisis:

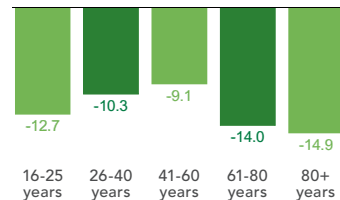
% change in total spending by category since March



% change in total spending



% change in total spending by age since March



Over the course of the pandemic your constituents' average earnings (calculated from payments made into their personal banking account) were:

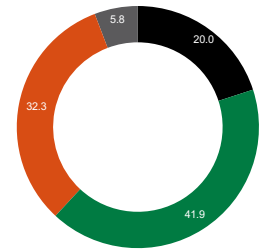
£1,833

This was 2.19% more than in the same period in 2019

560

of our customers are receiving Universal Credit

% age of our customers receiving Universal Credit



● 16-25 years (20.0) ● 26-40 years (41.9)
● 41-60 years (32.3) ● 60+ years (5.8)

Support for businesses
Here's some data on the support we have provided to businesses in your constituency over the course of the coronavirus crisis:

We bank

1,550

businesses in your constituency

We have provided lending to more than

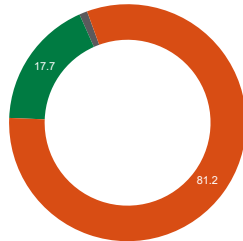
300

of these businesses, mainly through the BBLS and CBILS schemes

The three largest business sectors that have received our support in your constituency are:

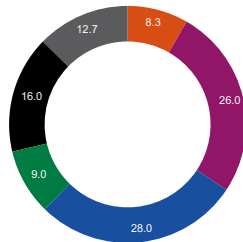
Agriculture 32.0%
Construction 14.7%
Retail 11.7%

% turnover of our businesses that have received support in your constituency



● Up to £400k (81.2) ● £400k-£6.5m (17.7)
● £6.5m+ (1.1)

% age of our businesses that have received support in your constituency



● Less than 1 year (8.3) ● 1-4 years (26.0)
● 5-9 years (28.0) ● 10-14 years (9.0)
● 15-24 years (16.0) ● 25 years+ (12.7)

Here are a few of the other ways we have helped your constituents this year:

We've helped

1,460

people gain access to financial services by providing basic bank accounts

27

of your constituents are Lloyds Banking Group employees

We've lent an average of

£134,366

to

108

first time buyers to help secure their first home

We've provided mortgages to

108

households to help them move home

In Penrith and The Border the Lloyds Foundation awarded

£15,000

to Triple A Project (All About Autism)

The public affairs team at Lloyds Banking Group is here to help you and your team help your constituents. We are on hand to:

- Keep you informed about what we're doing to support your constituents through this time of economic uncertainty.
- Hear your concerns and make sure they are understood by our senior leaders and local management teams.
- Introduce you to Lloyds Banking Group leaders in your area who can tell you more about what's going on in your constituency.
- Arrange for you to meet some of the small and medium sized business employers in your area who bank with us.

We would be glad to hear from you. Your local public affairs manager is Liz Delahaye, you can reach her at: Liz.Delahaye1@lloydsbanking.com