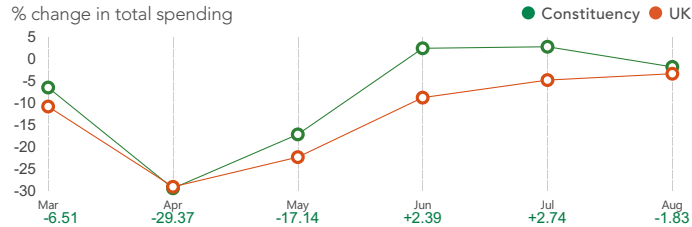




UPPER BANN NORTHERN IRELAND

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 Upper Bann have been responding to the pandemic.

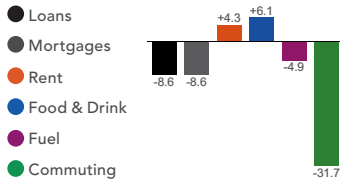
Here's how the spending habits of Lloyds Banking Group's 19,400 personal banking customers in Upper Bann have changed over the course of the coronavirus crisis:



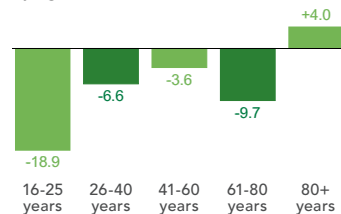
30

of our customers are receiving Universal Credit

% change in total spending by category since March



% change in total spending by age since March

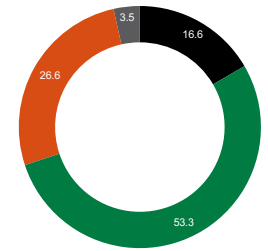


Over the course of the pandemic your constituents' average earnings (calculated from payments made into their personal banking account) were:

£1,421

This was 1.23% more than in the same period in 2019

% age of our customers receiving Universal Credit



● 16-25 years (16.6) ● 26-40 years (53.3)
● 41-60 years (26.6) ● 60+ years (3.5)

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

We've helped

3,250

people gain access to financial services by providing basic bank accounts

61

of your constituents are Lloyds Banking Group employees

We've lent an average of

£108,147

to

163

first time buyers to help secure their first home

We've provided mortgages to

83

households to help them move home

In Upper Bann the Halifax Foundation awarded

£87,910

to 25 charities

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 Geraldine Boylan, you can reach her at: Geraldine.Boylan@lloydsbanking.com