

CAITHNESS, SUTHERLAND AND EASTER ROSS, SCOTLAND

As the UK's largest bank, our Group has a relationship with nearly every community and household in Caithness, Sutherland and Easter Ross.

Our purpose is to help Britain prosper. Using finance as a force for good, we can drive meaningful change in the lives of your constituents – from helping someone to buy their first home to enabling a small business to play its role in the sustainable transition.

Our factsheet provides you with some insight and data about our customers in Caithness, Sutherland and Easter Ross to support your work.



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

Lloyds Banking Group has:

25,181

personal banking customers
in Caithness, Sutherland and Easter Ross

Lloyds Banking Group has:

2,643

business customers
in Caithness, Sutherland and Easter Ross



Focusing on our personal customers in Caithness, Sutherland and Easter Ross:

On average over the past 12 months*:

- Monthly payments received into their bank account was **£1,981**, an **increase of 8%**
- The balance in their bank account was **£7,150**, an **increase of 1%**
- The balance in their savings account was **£13,796**, an **increase of 6%**

The increased cost of living is being felt by everyone. Over the past 12 months, our customers spent more but consumed less.

- Spending on essential bills **increased by 7%**
- Spending on non-essential bills **increased by 5%**, with the greatest decreases in spending on:
 - Home services: -18%**
 - Retail electrical: -16%**



Supporting people in Caithness, Sutherland and Easter Ross:

We've helped

2,491

people access financial services by providing basic bank accounts

In Caithness, Sutherland and Easter Ross the Bank of Scotland Foundation awarded

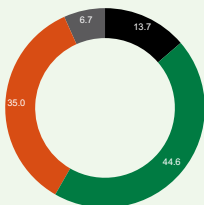
£23,261

to Lairg & District Learning Centre



Everyone should be able to learn the skills they need to thrive online. We have created the Lloyds Bank Academy to offer free opportunities to people, businesses and charities to improve their capability and confidence online. Scan the QR code to learn more.

Number of our customers receiving Universal Credit, by age:



- 16-25 years (13.7%)
- 26-40 years (44.6%)
- 41-60 years (35.0%)
- 60+ years (6.7%)

1,487 of our customers are receiving Universal Credit – an **increase of 6.3%** since April 2022

* From March 2022 to March 2023

Our public affairs team is here to:

- Provide you and your office with a point of contact for any constituency or parliamentary issues you wish to raise
- Keep you up to date about what we're doing to support your constituents and respond to their changing needs
- Share our ideas on policy reform to Help Britain Prosper and support your parliamentary work

You can contact your local public affairs manager at:
Neil.Moore@lloydsbanking.com

INSIGHT: HOUSING FACTS IN CAITHNESS, SUTHERLAND AND EASTER ROSS



Based on data from April 2022 to April 2023:

The average house price in Caithness, Sutherland and Easter Ross was

£168,895

This was **1% higher** than last year

The average deposit paid was

£51,538

This was **24% higher** than last year

The average price paid by a first time buyer in Caithness, Sutherland and Easter Ross was

£196,155

This was **8% lower** than last year

The average deposit paid by a first time buyer was

£28,830

This was **8% lower** than last year

We've lent an average of

£105,938

to **9** first time buyers to secure their first home

Caithness, Sutherland and Easter Ross is in the

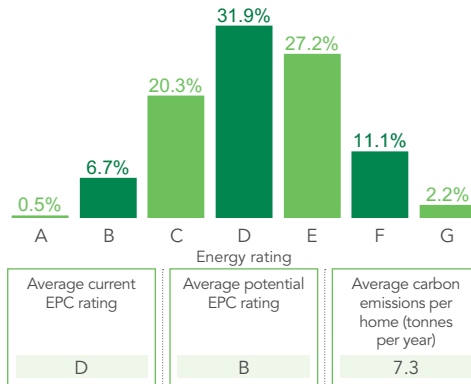
3rd

quartile for number of households in the Private Rental Sector and

21.31%

of our customers are identified as renters, with **11.91%** making a payment to a social housing provider

Distribution of EPC ratings of our mortgage customers' homes in your constituency:



EPC – Energy Performance Certificate
EPC data is sourced from gov.uk and the Scottish government databases



We've joined Crisis to call for 1m homes for social rent

Lloyds Banking Group is the leading financier of the social housing sector, but we want to do more. That is why **we have joined forces with the national homelessness charity Crisis.**

Together we are calling for **one million additional homes for social rent** to be built over the next decade to help tackle the shortage of good quality homes in the UK.

[Scan here to find out more](#)



Five ways the Government can make our homes greener

1

Provide certainty on green home improvements with a package of incentives and regulations

2

Use Stamp Duty to reward green home improvements

3

Improve EPCs so they provide accurate and up to date information

4

Use employer tax incentives to encourage employees to make green improvements

5

Support new, green jobs across the whole country with the Apprenticeship Levy

