



Cowdenbeath and Kirkcaldy

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 **Cowdenbeath and Kirkcaldy** Lloyds Banking Group had:



39,232

personal banking customers in January 2025



1,477

business customers



11.0 million

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

In the 12 months to January 2025:

3,192

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

11,067

checked their credit score through our app

2,841

cancelled a subscription through our app

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



Received **£2,256** into their current account each month, **an increase of 5.6%** on the previous year



Had a balance of **£4,541** in their current account, the same as the previous year



Had a balance of **£11,385** in their savings account, **an increase of 6.3%** on the previous year



4,995 of your constituents held basic bank accounts with us



3,076 were receiving Universal Credit

We have donated more than **£800 million to our four charitable Foundations** in the last 40 years to support local charities.



In your constituency the Bank of Scotland Foundation has recently provided:



£12,500 to Kirkcaldy Foodbank

Helping Britain Prosper

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

128

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



In Cowdenbeath and Kirkcaldy **224** customers were driving electric vehicles financed with us in January 2025.

You can contact your **Public Affairs Manager** for Scotland at:



neil.moore@lloydsbanking.com

Housing in Cowdenbeath and Kirkcaldy

Lloyds Banking Group and Crisis have called for

one million

more homes for social rent over a decade.



Working together to end homelessness

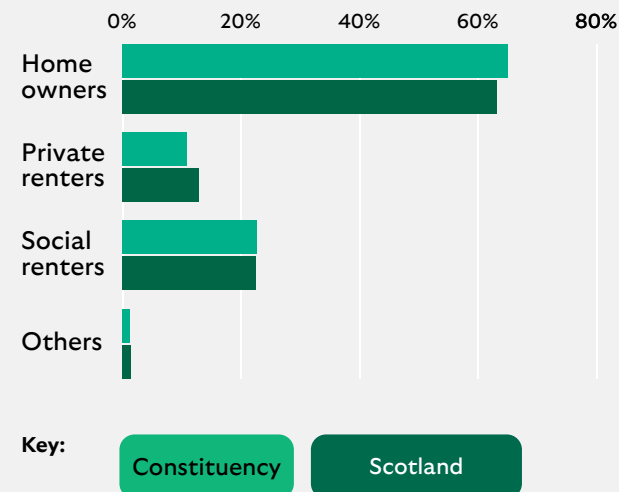
Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. We need more social homes and we cannot afford to wait. The chronic shortage of properties is also placing increased pressure on supply in other parts of the housing market.

22.7%

of households in Cowdenbeath and Kirkcaldy lived in social housing, according to 2022 Census data for Scotland. This compared to **22.5%** in Scotland.



Housing in your constituency



Helping people buy a home

We helped **236** households buy a property in Cowdenbeath and Kirkcaldy in the 12 months to the end of January 2025.

They paid an average price of

£200,774

House prices in Scotland

In Scotland average house prices have increased by **53.9%** over ten years.

2015 **£162,755**

2025 **£250,521**

Supporting first time buyers

We helped **105** households **buy their first property** in Cowdenbeath and Kirkcaldy in the 12 months to the end of January 2025.

Average price paid: **£163,002**

Average deposit: **£33,929**

Average lending: **£129,073**



The average age of the lead first time buyer is: **32 years and 3 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.

