

### **East Kilbride and Strathaven**

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 East Kilbride and Strathaven Lloyds Banking Group had:



**38,639** 

personal banking customers in January 2025





■ 10.3 million

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

#### In the 12 months to January 2025:

- **3.443** customers used our Save the Change facility to put small sums away each time they spent
- 10,753 checked their credit score through our app
- **2,593** cancelled a subscription through our app

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



Received £2.384 into their current account each month, an increase of 3.0% on the previous year



Had a balance of £4,724 in their current account, the same as the previous year



Had a balance of £9,544 in their savings account, an increase of 7.7% on the previous year



**4,770** of your constituents held basic bank accounts with us



**2,044** 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:



£90,000 to Healthy and Active in East Kilbride

#### **Helping Britain Prosper**

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



small businesses, charities and clubs in East Kilbride and Strathaven signed up to bank with us for the first time in 2024.



In East Kilbride and Strathaven 407 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 East Kilbride and Strathaven

Lloyds Banking Group and Crisis have called for

# one million

more homes for social rent over a decade.





Working together to end homelessness

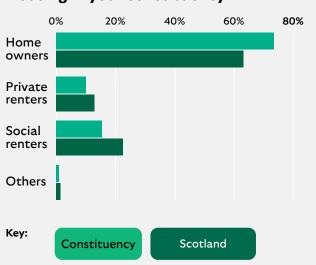
Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. We need more social homes and we cannot afford to wait. The chronic shortage of properties is also placing increased pressure on supply in other parts of the housing market.

15.5%



of households in East Kilbride and Strathaven 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 **294** households buy a property in East Kilbride and Strathaven in the 12 months to the end of January 2025.

They paid an average price of



£239,863

#### 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 115 households buy their first property in East Kilbride and Strathaven in the 12 months to the end of lanuary 2025.

Average price paid: £186,187

Average deposit: £31.403

£31,4U3

Average lending:

£154,784



The average age of the lead first time buyer is: 32 years and 6 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.

