



Glasgow North

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 **Glasgow North** Lloyds Banking Group had:

 **54,423**
personal banking customers in
January 2025

 **2,435**
business customers

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

In the 12 months to January 2025:

2,164 customers used our Save the Change
facility to put small sums away each
time they spent

11,369 checked their credit score through
our app

2,983 cancelled a subscription through
our app

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

 Received **£1,448** into their current account
each month, **an increase** of **1.1%** on the
previous year

 Had a balance of **£2,925** in their current
account, **a decrease** of **3.1%** on the previous
year

 Had a balance of **£7,971** in their savings
account, **an increase** of **9.0%** on the
previous year

 **5,539** of your constituents held basic bank
accounts with us

 **3,600** 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 Refuweegee

Helping Britain Prosper

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

245

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



In Glasgow North **265** 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 Glasgow North

Lloyds Banking Group and Crisis have called for

one million

more homes for social rent over a decade.



Working together to end homelessness



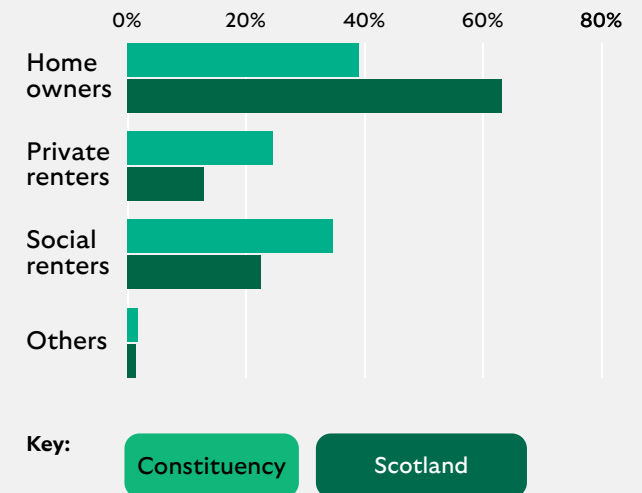
Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. We need more social homes and we cannot afford to wait. The chronic shortage of properties is also placing increased pressure on supply in other parts of the housing market.

34.6%

of households in Glasgow North 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 **207** households buy a property in Glasgow North in the 12 months to the end of January 2025.

They paid an average price of

£266,006

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 **139** households **buy their first property** in Glasgow North in the 12 months to the end of January 2025.

Average price paid: **£236,697**

Average deposit: **£61,141**

Average lending: **£175,556**



The average age of the lead first time buyer is: **31 years and 10 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.

