Kilmarnock and Loudoun

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.

LLOYDS BANKING GROUP

In **Kilmarnock and Loudoun** Lloyds Banking Group had:

39,317
personal banking customers in January 2025

1,534
business customers

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

In the 12 months to January 2025:

3,346 customers used our Save the Change facility to put small sums away each time they spent

11,307 checked their credit score through our app

3,094 cancelled a subscription through our app

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

- Received **£2,201** into their current account each month, **an increase** of **1.9%** on the previous year
- Had a balance of **£4,603** in their current account, **an increase** of **2.9%** on the previous year
- Had a balance of **£9,048** in their savings account, **an increase** of **5.4%** on the previous year
- **5,293** of your constituents held basic bank accounts with us
- **3,191** 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:

£20,000 to **NODA Ayrshire**

Helping Britain Prosper

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

132 small businesses, charities and clubs in Kilmarnock and Loudoun signed up to bank with us for the first time in 2024.

In Kilmarnock and Loudoun **390** 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 Kilmarnock and Loudoun

Lloyds Banking Group and Crisis have called for

one million

more homes for social rent over a decade.

LLOYDS BANKING GROUP | Crisis

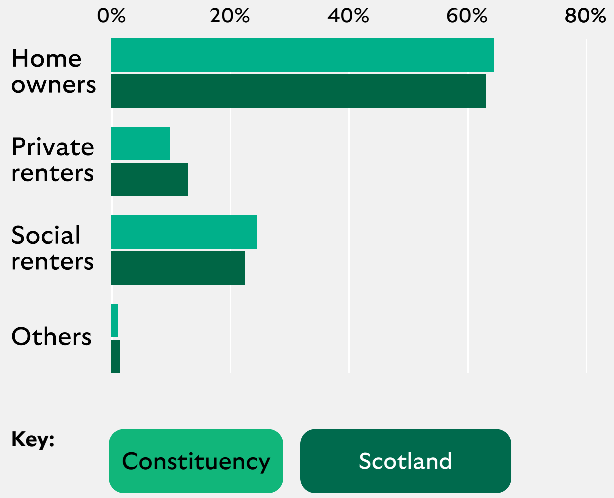
Working together to end homelessness

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.

24.5%

of households in Kilmarnock and Loudoun 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 Kilmarnock and Loudoun in the 12 months to the end of January 2025.

They paid an average price of

£190,971

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 **88** households **buy their first property** in Kilmarnock and Loudoun in the 12 months to the end of January 2025.

Average price paid:	£139,567
Average deposit:	£27,730
Average lending:	£111,837

The average age of the lead first time buyer is: **30 years and 8 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.

Distribution of known EPC ratings of homes in Kilmarnock and Loudoun		Current average rating	Potential average rating
A	0.6%		
B	10.0%		B
C	38.8%		
D	40.6%	D	
E	8.2%		
F	1.5%		
G	0.4%		

EPC data has been sourced from gov.uk and gov.scot for customers who hold a Lloyds Banking Group mortgage.