

# MORAY SCOTLAND

As the country's largest bank we have a responsibility to help Britain recover from the social and economic effects of the pandemic. We want to work with others to help our customers, colleagues and communities in their recovery by focusing on the areas where we can make the most difference. Our scale means we have a relationship with three out of four households in your constituency, and plenty of data to help you better understand your constituents. To support your work we've pulled together some key facts about your constituency, alongside some information on how we have been helping people and businesses in Moray recover from the impact of coronavirus.



Using data modelled from the spending behaviour of Lloyds Banking Group's 34,743 personal banking customers in your constituency, here's how their spending habits changed between March and August 2021 and the same period in 2020, and how they compare to other parliamentary constituencies in the UK:

Mean total spending per person per month was **£1,871** (UK Average: £1,929)

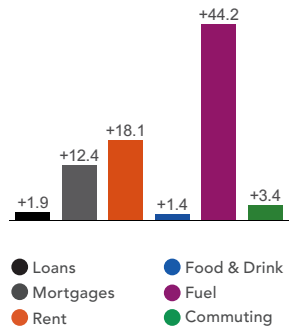
This ranks 357th out of all parliamentary constituencies, an 18.7% change compared to the same period in 2020

We've collaborated with the Sustainability Research Institute at the University of Leeds to calculate the average carbon emissions generated by the spending of Lloyds Banking Group customers. In 2020 our customers in your constituency generated 9.31 tonnes of carbon each – 9.2% less than in 2019. That's the equivalent of powering 2.5 homes for a year

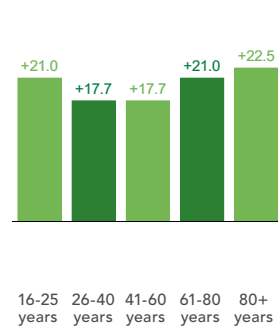
Spending habits of Lloyds Banking Group customers in your constituency ranked:

<b>110th</b> for spending on loans	<b>271st</b> for spending on mortgages	<b>538th</b> for spending on rent
<b>224th</b> for spending on food and drink	<b>220th</b> for spending on fuel	<b>568th</b> for spending on commuting

% change in total spending by category Mar-Aug 2021 compared to Mar-Aug 2020



% change in total spending by age Mar-Aug 2021 compared to Mar-Aug 2020



Between March and August 2021, your constituents' average monthly earnings (calculated from payments made into their personal banking account) were:

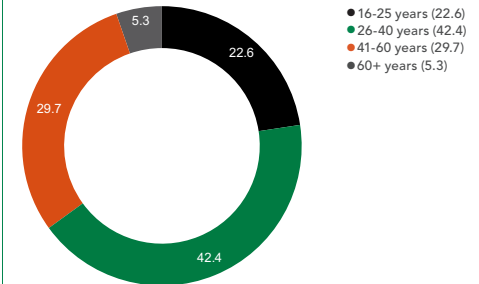
**£1,887**

This was 9.5% more than in the same period in 2020

**1,453**

of our customers are receiving Universal Credit

% age of our customers receiving Universal Credit



## How we've supported businesses over the course of the pandemic:

We bank

**3,000**

businesses in your constituency

Over the course of the pandemic, we provided lending through the Government-backed CBILS and BBLs schemes to

**427**

of these businesses

### The public affairs team at Lloyds Banking Group is here to:

- Keep you up to date about what we're doing to support your constituents and respond to their changing needs as the country recovers.
- Arrange for you to meet some of our small and medium businesses in your area.
- Share our ideas on policy reform that will address your constituents' needs

and support the UK's recovery, in areas such as: housing reform, fraud and online safety, access to cash, financial resilience and lifetime savings, transition to net zero.

- Arrange for you to meet local managers and specialists from Lloyds Banking Group who can support you with your parliamentary work.

**Please contact your local public affairs manager Neil Moore at:**  
[Neil.Moore@lloydsbanking.com](mailto:Neil.Moore@lloydsbanking.com)

## Here's some more information about Moray:

In August 2021 the average house price in your constituency was

**£179,818**

This was 5.0% higher than in August 2020

The average deposit paid was

**£51,276**

which was 4.5% higher than in August 2020

Since 2013 we've helped

**251**

households to move through the Help to Buy Equity Loan scheme, the Government-backed affordable home ownership initiative

We've lent an average of

**£119,664**

to

**256**

first time buyers to help secure their first home

We've helped

**4,166**

people access financial services by providing basic bank accounts

**49**

of your constituents are Lloyds Banking Group employees

In Moray the Bank of Scotland Foundation awarded

**£17,500**

to Ecologia Youth Trust