

CAERPHILLY WALES

As the UK's largest bank, with more than 26 million customers – including many of your constituents – our Group touches nearly every community and household in the UK. Our purpose is to help Britain prosper by developing financial solutions that help people, businesses and the transition to net zero.

To support your work we've pulled together some insight and data about our customers in your constituency.

Lloyds Banking Group has

29,828

personal banking customers in your constituency. Here's how their spending has changed in the last 12 months:

How spending habits in your constituency compare to other parliamentary constituencies:

453rd
for spending on loans

577th
for spending on rent

260th
for spending on energy

415th
for spending on gambling

563rd
for spending on mortgages

57th
for spending on food & drink

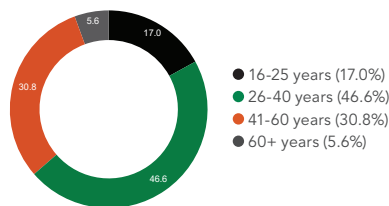
327th
for spending on fuel

643rd
for spending on commuting

Mean total spending per person in July 2022 was **£1,380**
(UK Average: £1,418)

This ranks **364th** out of all parliamentary constituencies, an increase of 7.7% since July 2021

Number of our customers receiving Universal Credit, by age:



1,952
of our customers are receiving Universal Credit – an increase of 1.6% since July 2021

In July 2022, your constituents' average monthly earnings (calculated from payments made into their personal banking account) were:

£1,955

This was 6.04% more than in July 2021

On average, personal bank accounts in your constituency have a balance of **£4,210**, ranking 494th out of all constituencies, an increase of 0.6% since July 2021

On average, savings accounts in your constituency have a balance of **£7,982**, ranking 474th out of all constituencies, an increase of 5.0% since July 2021

On average, credit cards in your constituency have a balance of **£1,525**, ranking 244th out of all constituencies, an increase of 48% since July 2021

On average, households in your constituency spent an average of **£288** a month on bills, ranking 496th out of all constituencies, an increase of 17% since July 2021



Here's some information on housing relating to our customers in your constituency:

In July 2022, the average house price in
your constituency was

£231,802

This was 10.80% higher than
in July 2021

The average deposit paid was

£56,881

This was 19.42% higher than
in July 2021

We've lent an average of

£154,294

to

35

first time buyers to secure their
first home

In July 2022, the average price
paid by a first time buyer in your
constituency was

£179,713

This was

3.93%

higher than in July 2021

Your constituency is in the

1st

quartile for number of households in the
Private Rental Sector

28.83%

of our customers are identified as renters,
with 3.9% making a payment to a social
housing provider

Here's some data on carbon emissions in your constituency:

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 2021 our customers in your
constituency generated

10.05

tonnes of carbon each,

14%

more than in 2020

That is equivalent to the emissions
associated with powering

2.71

homes for a year

Here's some information about our business customers in your constituency:

We have

1,474

business customers in your constituency

The three largest business sectors among
our customers in your constituency are

Arts, Entertainment and
Recreation **7%**

Construction **14%**

Wholesale and Retail Trade;
Repair of Motor Vehicles **10%**

How we've supported your constituents:

We've helped

2,414

people access financial services by
providing basic bank accounts

In Caerphilly, the Lloyds Bank Foundation
awarded

£50,000

to Caerphilly People First

Here's some information about digital capability in your constituency:

60%

of your constituents in 2021 had high
or very high digital engagement, an
increase of 4% since 2020

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
- Support your parliamentary work by arranging for you to meet local businesses and specialists from Lloyds Banking Group
- Share our ideas on policy reform that will Help Britain Prosper

You can contact your local public
affairs manager **Joanne Johnson**
at: Joanne.J.Johnson@lloydsbanking.com