

CARMARTHEN WEST AND SOUTH PEMBROKESHIRE 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

23,162

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:

493rd
for spending on loans

452nd
for spending on rent

349th
for spending on energy

542nd
for spending on gambling

493rd
for spending on mortgages

262nd
for spending on food & drink

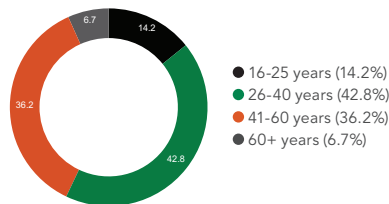
47th
for spending on fuel

418th
for spending on commuting

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

This ranks **363rd** out of all parliamentary constituencies, an increase of 9.5% since July 2021

Number of our customers receiving Universal Credit, by age:



1,099
of our customers are receiving Universal Credit – a decrease of -0.9% since July 2021

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

£1,941

This was 4.71% more than in July 2021

On average, personal bank accounts in your constituency have a balance of **£6,261**, ranking 173rd out of all constituencies, an increase of 8.5% since July 2021

On average, savings accounts in your constituency have a balance of **£11,383**, ranking 140th out of all constituencies, an increase of 7.7% since July 2021

On average, credit cards in your constituency have a balance of **-£1,421**, ranking 442nd out of all constituencies, an increase of 46% since July 2021

On average, households in your constituency spent an average of **£310** a month on bills, ranking 388th out of all constituencies, an increase of 21% since July 2021



CARMARTHEN WEST AND SOUTH PEMBROKESHIRE WALES



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

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

£275,807

This was 12.86% higher than
in July 2021

The average deposit paid was

£81,979

This was 5.83% higher than
in July 2021

We've lent an average of

£162,803

to

18

first time buyers to secure their
first home

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

£207,604

This was

17.11%

higher than in July 2021

Your constituency is in the

2nd

quartile for number of households in the
Private Rental Sector

30.30%

of our customers are identified as renters,
with 2.7% 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

10.13

tonnes of carbon each,

16%

more than in 2020

That is equivalent to the emissions
associated with powering

2.73

homes for a year

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

We have

1,915

business customers in your constituency

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

**Agriculture, Forestry and
Fishing 14%**

Construction 9%

**Wholesale and Retail Trade;
Repair of Motor Vehicles 9%**

How we've supported your constituents:

We've helped

1,551

people access financial services by
providing basic bank accounts

In Carmarthen West and South
Pembrokeshire, the Lloyds Bank Foundation
awarded

£141,563

to Carmarthen Domestic Abuse Services

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

52%

of your constituents in 2021 had high
or very high digital engagement, an
increase of 8% 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

