

# CEREDIGION 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

## 18,325

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:

**501st**  
for spending on loans

**456th**  
for spending on rent

**198th**  
for spending on energy

**573rd**  
for spending on gambling

**464th**  
for spending on mortgages

**425th**  
for spending on food & drink

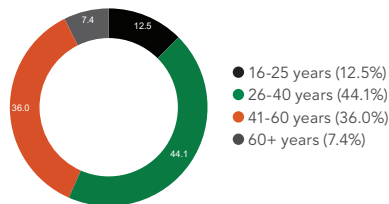
**10th**  
for spending on fuel

**319th**  
for spending on commuting

Mean total spending per person in July 2022 was **£1,214**  
(UK Average: £1,418)

This ranks **590th** out of all parliamentary constituencies, an increase of 6.1% since July 2021

Number of our customers receiving Universal Credit, by age:



## 823

of our customers are receiving Universal Credit – an increase of 11.8% since July 2021

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

## £1,711

This was 7.93% more than in July 2021

On average, personal bank accounts in your constituency have a balance of **£6,750**, ranking 103rd out of all constituencies, an increase of 2.5% since July 2021

On average, savings accounts in your constituency have a balance of **£12,295**, ranking 76th out of all constituencies, an increase of 7.4% since July 2021

On average, credit cards in your constituency have a balance of **-£1,312**, ranking 601st out of all constituencies, an increase of 48% since July 2021

On average, households in your constituency spent an average of **£303** a month on bills, ranking 423rd out of all constituencies, an increase of 16% 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

**£261,356**

This was 2.89% higher than  
in July 2021

The average deposit paid was

**£94,505**

This was 8.52% higher than  
in July 2021

We've lent an average of

**£134,151**

to

**13**

first time buyers to secure their  
first home

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

**£207,944**

This was

**5.50%**

higher than in July 2021

Your constituency is in the

**3rd**

quartile for number of households in the  
Private Rental Sector

**28.99%**

of our customers are identified as renters,  
with 3.5% 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

**9.81**

tonnes of carbon each,

**13%**

more than in 2020

That is equivalent to the emissions  
associated with powering

**2.64**

homes for a year

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

We have

**1,413**

business customers in your constituency

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

Agriculture, Forestry and  
Fishing **18%**

Construction **8%**

Wholesale and Retail Trade;  
Repair of Motor Vehicles **8%**

## How we've supported your constituents:

We've helped

**1,376**

people access financial services by  
providing basic bank accounts

In Ceredigion, the Lloyds Bank Foundation  
awarded

**£50,000**

to Home-Start Ceredigion

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

**47%**

of your constituents in 2021 had high  
or very high digital engagement, an  
increase of 6% 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](mailto:Joanne.J.Johnson@lloydsbanking.com)