

DWYFOR MEIRIONNYDD

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

10,698

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:

595th
for spending on loans

521st
for spending on rent

180th
for spending on energy

536th
for spending on gambling

597th
for spending on mortgages

147th
for spending on food & drink

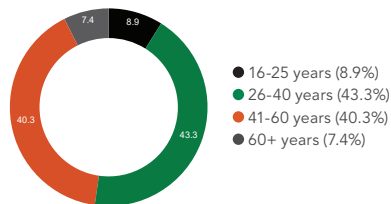
71st
for spending on fuel

470th
for spending on commuting

Mean total spending per person in July 2022 was **£1,294**
(UK Average: £1,418)

This ranks **510th** out of all parliamentary constituencies, an increase of 8.9% since July 2021

Number of our customers receiving Universal Credit, by age:



416
of our customers are receiving Universal Credit – an increase of 0.2% since July 2021

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

£1,650

This was 5.55% more than in July 2021

On average, personal bank accounts in your constituency have a balance of **£6,019**, ranking 202nd out of all constituencies, an increase of 7.1% since July 2021

On average, savings accounts in your constituency have a balance of **£10,173**, ranking 239th out of all constituencies, an increase of 6.5% since July 2021

On average, credit cards in your constituency have a balance of **£1,360**, ranking 553rd out of all constituencies, an increase of 48% since July 2021

On average, households in your constituency spent an average of **£315** a month on bills, ranking 360th out of all constituencies, an increase of 15% 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

£266,145

This was 6.88% higher than in July 2021

The average deposit paid was

£86,608

This was 4.47% higher than in July 2021

We've lent an average of

£131,067

to

3

first time buyers to secure their first home

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

£190,813

This was

3.76%

higher than in July 2021

Your constituency is in the

1st

quartile for number of households in the Private Rental Sector

30.90%

of our customers are identified as renters, with 4.0% 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

10.24

tonnes of carbon each,

14%

more than in 2020

That is equivalent to the emissions associated with powering

2.76

homes for a year

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

We have

590

business customers in your constituency

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

Accommodation and Food Service Activities 13%

Construction 10%

Human Health and Social Work Activities 10%

How we've supported your constituents:

We've helped

1,036

people access financial services by providing basic bank accounts

In Dwyfor Meirionnydd, the Lloyds Bank Foundation awarded

£50,000

to Canolfan Felin Fach Centre Limited

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 7% 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