

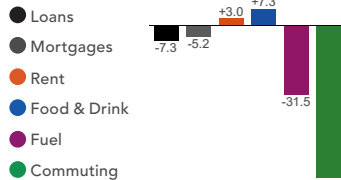


HARROGATE AND KNARESBOROUGH YORKSHIRE AND THE HUMBER

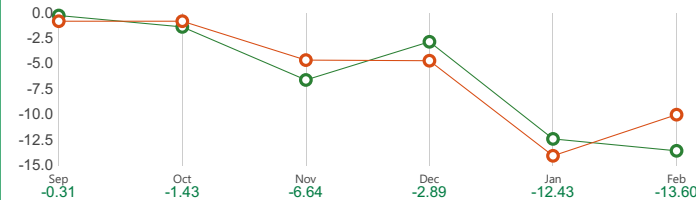
As the country's largest retail and commercial bank and insurance provider, we recognise our responsibility to stand by our customers, colleagues and communities over the course of the pandemic. Our scale means we have a relationship with three out of four households in your constituency, and plenty of data to help you better understand your constituents. To support your work we've pulled together some information about how people and businesses in Harrogate and Knaresborough have been responding to the coronavirus crisis.

Here's how the spending habits of Lloyds Banking Group's 34,445 personal banking customers in Harrogate and Knaresborough have changed over the course of the coronavirus crisis:

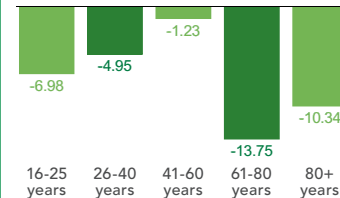
% change in total spending by category since March 2020



% change in total spending (September 2020 – February 2021) ● Constituency ● UK



% change in total spending by age since September 2020



Over the course of the pandemic (March 2020 – February 2021) your constituents' average earnings (calculated from payments made into their personal banking account) were:

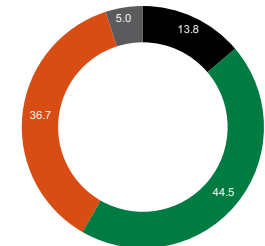
£1,968

This was 0.7% more than in the same period in 2019/2020

1,502

of our customers are receiving Universal Credit

% age of our customers receiving Universal Credit



● 16-25 years (36.7) ● 26-40 years (44.5)
● 41-60 years (13.8) ● 60+ years (5.0)

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

We bank

1,800

businesses in your constituency

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

437

of these businesses

The public affairs team at Lloyds Banking Group is here to help you and your team help your constituents. We are on hand to:

- Keep you informed about what we're doing to support your constituents through this time of economic uncertainty.
- Hear your concerns and make sure they are understood by our senior leaders and local management teams.

- Introduce you to Lloyds Banking Group leaders in your area who can tell you more about what's going on in your constituency.
- Arrange for you to meet some of the small and medium sized business employers in your area who bank with us.

We would be glad to hear from you. Your local public affairs manager is Liz Delahaye, you can reach her at: Liz.Delahaye1@lloydsbanking.com

Here's some more information about Harrogate and Knaresborough:

In February 2021 the average house price in your constituency was

£372,493

This was 15.31% higher than in February 2020

Since 2013 we've helped

134

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

We've helped

3,265

people gain access to financial services by providing basic bank accounts

In Harrogate and Knaresborough the Lloyds Bank Foundation awarded

£99,999

to Harrogate Homeless Project Ltd

The average deposit paid was

£118,688

which was 24.84% higher than in February 2020

We've lent an average of

£186,194

to

232

first time buyers to help secure their first home

115

of your constituents are Lloyds Banking Group employees