



SKIPTON AND RIPON YORKSHIRE AND THE HUMBER

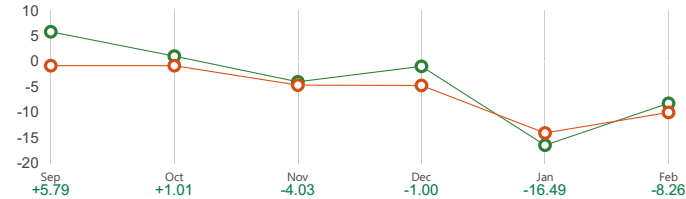
As the country's largest retail and commercial bank and insurance provider, we recognise our responsibility to stand by our customers, colleagues and communities over the course of the pandemic. Our scale means we have a relationship with three out of four households in your constituency, and plenty 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 Skipton and Ripon have been responding to the coronavirus crisis.

Here's how the spending habits of Lloyds Banking Group's 25,065 personal banking customers in Skipton and Ripon have changed over the course of the coronavirus crisis:

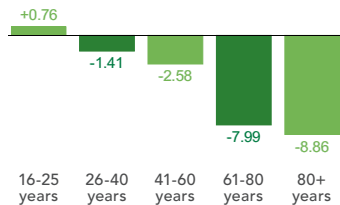
% change in total spending by category since March 2020



% 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:

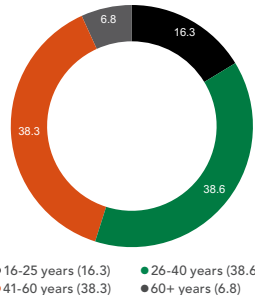
£2,057

This was 3.34% more than in the same period in 2019/2020

800

of our customers are receiving Universal Credit

% age of our customers receiving Universal Credit



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

We bank

1,300

businesses in your constituency

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

309

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 Skipton and Ripon:

In February 2021 the average house price in your constituency was

£286,916

This was 4.53% higher than in February 2020

Since 2013 we've helped

79

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

We've helped

2,268

people gain access to financial services by providing basic bank accounts

In Skipton and Ripon the Lloyds Bank Foundation awarded

£15,000

to Ratio Research

The average deposit paid was

£90,260

which was 5.08% higher than in February 2020

We've lent an average of

£168,926

to

224

first time buyers to help secure their first home

62

of your constituents are Lloyds Banking Group employees