

Responsible Business Data Sheet 2019

This data sheet provides a holistic overview of the Group's performance and discloses a selection of our key financial, community and environmental performance metrics, as well as those that demonstrate our economic and social impact. Data featured includes KPIs, specific impact proof points and our performance against our 2019 Helping Britain Prosper Plan targets. Further information on our performance and initiatives can be found online www.lloydsbankinggroup.com/our-group/responsible-business/

FINANCIAL PERFORMANCE DATA	2019	2018	2017	2016	2015
Underlying profit before tax	£7,531m	£8,066m	£7,628m	£6,782m	£7,275m
Statutory profit before tax	£3,006m	£5,960m	£5,275m	£4,238m	£1,644m
Ordinary dividend pence per share	3.37	3.21	3.05	2.55	2.25
Statutory return on tangible equity	7.8%	11.7%	8.9%	6.6%	2.6%
Cost:income ratio	48.5%	46.0% ¹	46.8%	48.7%	49.3%
Common equity tier 1 ratio	13.8%	13.9%	13.9% ²	13.0% ²	13.0% ²
Earnings per share	3.5p	5.5p	4.4p	2.9p	0.8p
Total income ³	–	–	£18,525m	£17,500m	£17,637m

1 Cost: income ratio excluding remediation.

2 Pro forma, reflecting Insurance dividend. Also includes ordinary dividend and share buyback. 2016 reflects MBNA.

3 Total income not reported in Annual Report since 2017.

ECONOMIC AND SOCIAL IMPACT DATA	2019	2018	2017	2016	2015
New net lending to SMEs and Mid-Market businesses	£3.4bn¹	£3bn	£0.9bn	£1.6bn	>£2bn
New start ups supported	109,108	124,182	124,000	121,000	105,000
Total new mortgage lending ²	£46,712m	£43,717m	£42,190m	£38,733m	£38,847m
Total new mortgage lending (residential only)	£41,679m	£38,124m	£36,441m	£32,504m	£31,592m
Amount lent to first time buyers	£13.8bn	£12.4bn	£13bn	>£11bn	>£11bn
Staff costs: salaries	£2,539m	£2,482m	£2,679m	£2,750m	£2,808m
Tax paid	£2.9bn	£2.6bn	£2.5bn	£2.3bn	£1.8bn
Tax collected	£1.9bn	£2bn	£1.7bn	£2bn	£2.2bn
Total amount paid to suppliers	£5.9bn	£5.8bn	£5.0bn	£5.3bn	£5.8bn
Helping Britain Prosper Plan targets achieved ³	20 of 22	20 of 22	21 of 22	20 of 24	27 of 28

1 Figure is cumulative from 2018.

2 Figure includes buy to let as well as residential lending.

3 Helping Britain Prosper Plan 2018 to 2020 and Helping Britain Prosper Plan 2014 to 2019 performance: <https://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/>

COMMUNITY DATA	2019	2018	2017	2016	2015
Total community investment ^{1,*}	£51m	£56m	£58m	£63m	£64m
Cash donations ^{1,*}	£34m	£40m	£38m	£29m	£27m
Employee time ^{1,*}	£5.3m	£4.4m	£4.8m	£16m	£20m
Management costs ^{1,*}	£3.7m	£5.3m	£7.1m	–	–
In-kind giving ^{1,*}	£65,245	£74,751	£147,065	£186,941	£239,390
Leverage ^{1,*}	£7.3m	£6.4m	£7.6m	–	–
Total amount donated to the Lloyds Bank, Halifax, and BoS Foundations	£25.9m	£25.2m	£20.7m	£18.5m	£17m
Funds raised for Charity of the Year (including Matched Giving)	£2.3m	£3.8m	£4.8m	£6.1m	£5m
Colleague volunteers	30,993	35,575	36,700	38,700	40,900

1 Collated in line with London Benchmarking Group reporting guidelines.

* Indicator is subject to Limited ISAE3000 (revised) and 3410 (ISAE 3410) assurance by Deloitte LLP for the 2019 Annual Responsible Business Reporting. Deloitte's 2019 assurance statement and the 2019 Reporting Criteria are available online at <https://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/>

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PEOPLE DATA	2019	2018	2017	2016	2015
Employees (on a full-time equivalent basis ¹) at 31 December	63,069	64,928	67,905	70,433	75,306
UK ¹	62,327	64,222	67,172	69,649	74,553
Non-UK	742	706	733	784	753
E EI – Employee Engagement Index	74%	73%	76%	71%	70%
PEI – Performance Excellence Index	79%	80%	83%	80%	79%
Values and Behaviours (% Favourable ²)	–	79%	80%	78%	78%
Customer Satisfaction – Net Promoter Score	62.8	61.8	61.2 ³	61.8 ³	58.5 ³
FCA reportable complaints (per 1,000 accounts) – H1 ⁴	2.9	3.9	4.1	–	–
FCA reportable complaints (per 1,000 accounts) – H2 ⁴	–	3.4	4.2	4.3	–
Average formal learning days per FTE	10.4	8.0	5.6	6.0	5.7
Percentage of colleagues completed mandatory training on the Codes of Responsibility	95%	85%	87%	86%	97%

1 Employee numbers include PPI; the UK number includes Guernsey, IOM, Jersey and Gibraltar.

2 Values and Behaviours % was not reported in 2019.

3 Restated to reflect changes in measurement approach.

4 Overall FCA reportable complaints excluding PPI and claims management companies have continued to reduce in 2019. The FCA changed the approach to complaint reporting in June 2016 and historic data is presented since this date. H2 2019 data not available at time of issue.

DIVERSITY DATA	2019	2018	2017	2016	2015
Percentage of total employees who are female	58.2%	58.2%	57.9% ¹	58.0%	58.4%
Female managers	46.2%	46.1%	46.0%	45.3%	45.5%
Female senior managers*	36.8%	35.3%	34.0%	32.4%	31.0%
Percentage of female Board members	30.8%	30% ²	25%	23%	23%
Percentage of female GEC ³ & GEC direct reports	31.1%	–	–	–	–
Percentage of female recruits in the Group's graduate programme	41%⁴	48%	47%	45%	46%
Percentage of female recruits in the Group's apprenticeship programme	52%	58%	54%	56%	53%
Percentage of colleagues who identify as Black, Asian and Minority Ethnic*	10.2%	9.5%	8.3%	7.9%	6.8%
Percentage of senior managers who identify as Black, Asian and Minority Ethnic*	6.7%	6.4%	5.6%	4.8%	3.7%
Percentage of managers who identify as Black, Asian and Minority Ethnic	9.5%	9.0%	8.3%	6.4%	6.4%
Percentage of colleagues who disclose they have a disability	2.8%	1.7% ⁵	2.6%	2.2%	1.1%
Percentage of colleagues who disclose they are lesbian, gay, transgender or bisexual	2.2%	2.0%	1.7%	1.5%	1.2%

Reporting scope: Data is sourced from HR system (Workday) which contains details of all permanent colleagues. It includes international colleagues, those on parental/maternity leave, absent without leave (AWOL) and long term sick. Excludes contractors, Group non-executive directors, temps and agency staff. A Permanent colleague is one who is paid via Lloyds Banking Group (LBG) payroll and employed on a Permanent or Fixed Term contract (employed for a limited period). Senior Managers: Grades F+. Managers: Grade D-E. Apart from gender data, all other diversity information is based on colleagues' voluntary self-declaration. As a result this data is not 100 per cent representative; our systems do not record diversity data for the proportion of colleagues who have not declared this information. Diversity scope: Calculation is based on headcount, not FTE (full-time employee value) as at 31/12/2019.

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1 2017 reporting scope excludes MBNA colleagues, who became part of Lloyds Banking Group plc in June 2017, as their separate grading structure could not be aligned to Group grades at that point.

2 Amanda Mackenzie joined the Board on 1 October 2018, and Deborah McWhinney retired from the Board on 31 December 2018.

3 Group Executive Committee (GEC) assists the Group Chief Executive in strategic, cross-Business or Group-wide matters, and is an input to the Board. Board and GEC data as at 31 December 2019. GEC and GEC Direct Reports includes the Group Chief Executive, GEC and colleagues who report to a member or attendee of GEC, excluding administrative or executive support roles (Personal Assistant, Executive Assistant).

4 2019 recruitment of 150 graduates of which 41% were female into 8 graduate programmes. This was a reduction in the total number of graduates and proportionally the number of female roles taken up as a result.

5 Percentage disclosure for disability reduced in 2018 due to the implementation of a new HR system in Nov 2018, with differing categories. Not all disability data could be directly mapped across into the new system.

HEALTH AND SAFETY DATA	2019	2018	2017	2016	2015
Total recorded accidents involving injury	1,274	1,485	1,785	1,926	2,179
Slips, trips and falls	408	443	544	551	576
RIDDOR (Reporting of Injuries, Diseases and Dangerous Occurrences Regulations)	39	37	50	54	71

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ENVIRONMENTAL DATA (CO ₂ e – Tonnes)	2019	2018 ¹	2017 ¹	2016 ¹	2015
Total emissions (CO ₂ e – Market Based)*	101,042	115,961	303,065	340,261	395,543
Total emissions (CO ₂ e – Location Based)*	207,768	243,293	286,892	340,261	395,543
Total CO ₂ e (CO ₂ e – Market Based expanded scope)*	179,324	197,484	–	–	–
Total CO ₂ e (CO ₂ e – Location Based expanded scope)*	286,051	324,816	–	–	–
Total scope 1 emissions (CO ₂ e)*	47,524	49,299	51,935	53,023	58,851
Scope 1 – Direct CO ₂ emissions	34,443	36,215	37,100	38,387	44,623
Scope 1 – Direct Methane emissions in CO ₂ equivalent	38	42	42	45	55
Scope 1 – Direct N ₂ O emissions in CO ₂ equivalent	130	145	196	156	177
Scope 1 – Direct HFC emissions in CO ₂ equivalent	12,913	12,897	14,597	14,435	13,996
Total scope 2 emissions (CO ₂ e – Market Based)*	387	1,951	178,771	202,319	239,709
Total scope 2 emissions (CO ₂ e – Location Based)*	107,113	129,284	162,598	202,319	239,709
Total scope 3 emissions (CO ₂ e)*	53,131	64,710	72,876	84,918	96,983
Total scope 3 emissions (CO ₂ e expanded scope)*	131,414	146,233	–	–	–
GHG emissions (CO ₂ e) per £m of underlying income (Location Based) ²	11.5	13.0	15.5	19.4	22.4
GHG emissions (CO ₂ e) per £m of underlying income (Market Based) ²	5.6	6.2	16.4	19.4	22.4
GHG emissions (CO ₂ e) per £m of underlying income (Location Based expanded scope) ²	15.8	17.3	–	–	–
GHG emissions (CO ₂ e) per £m of underlying income (Market Based expanded scope) ²	9.9	10.5	–	–	–
Intensity ratio per FTE Location Based (as at 31st December)	3.29	3.75 ³	4.23 ³	4.83	5.25
Intensity ratio per FTE Market Based (as at 31st December)	1.60	1.79 ³	4.47 ³	4.83	5.25
Intensity ratio per FTE Location Based expanded scope (as at 31st December)	4.54	5.00 ³	n/a	n/a	n/a
Intensity ratio per FTE Market Based expanded scope (as at 31st December)	2.84	3.04 ³	n/a	n/a	n/a
Total energy consumption (Gwh)*	548.53	578.23	585.73	619.61	676.21
Direct energy consumption by source – gas (Gwh)	139.90	144.89	139.04	140.65	162.90
Direct energy consumption by source – oil (Gwh)	4.21	2.66	4.14	2.42	3.76
Indirect energy consumption by source – electricity (Gwh)	404.42	430.68	442.55	476.55	509.54
Year-on-year reduction in total energy	5.14%	1.28%	5.47%	8.37%	6.69%
Renewable energy used (MWh)	403,445⁴	425,974	–	–	–
Self-generated renewable electricity (MWh)	0 MWh	0 MWh	–	–	–
Business travel (CO ₂ e) emissions (tonnes)	31,759	37,113 ⁵	36,681	42,443	47,435
Business travel (CO ₂ e) emissions (tonnes) – expanded scope	41,103	48,394	–	–	–
Water consumption (m ³)*	1,130,232	1,097,210	1,095,371	1,122,534	1,097,851
Operational waste (tonnes)	13,570	14,961	15,631	19,510	22,245
Combined total waste – landfill and recycling (tonnes)	12,644	14,036	14,686	18,444	20,831
Percentage of operational waste diverted from landfill*	73.6%	78%	78%	78%	83%
Total tonnes paper used	18,471	19,954	20,341	20,335	24,352
Percentage of paper from sustainable sources	100%	100%	100%	100%	100%

Our Market Based emissions are equal to Location Based for 2016/2015. This is in accordance with GHG Protocol guidelines in absence of appropriate residual factors. Emissions in tonnes CO₂e in line with the GHG Protocol Corporate Standard (2004) including revised Scope 2 guidance (2015) which discloses a Market Based figure in addition to the Location Based figure.

The current measure and reporting criteria for Scope 1, 2, 3 emissions is provided in the Lloyds Banking Group Reporting Criteria available online at <https://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/>

Scope 1 emissions include mobile and stationary combustion of fuel and operation of facilities.

Scope 2 emissions figures have been calculated, using the Location Based and the Market Based methodology, in line with the GHG Protocol's dual reporting guidance.

1 2017/2018, 2017/2016 and 2016/2015 emissions restatement of energy data to reflect actual data instead of estimates – in line with disclosures in 2019 Annual Reporting.

2 Calculated using Group FTE as at 31/12/2019 to establish equivalent Location Based intensity per FTE. 2019 figure is based on Total FTE of 63,069.

3 Intensity figures have been restated for 2017/18 and 2016/17 to reflect changes to emissions data only, replacing estimated data with actuals; underlying income figures for those years have not changed.

4 Renewable energy used in 2019 shows decrease due to reducing total electricity usage not the proportion of renewables used.

5 Updated to include mobile branch fuel usage with change of operational control.

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