

This data sheet provides a holistic overview of the Group's performance and discloses our key financial, environmental and social 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 2021 Helping Britain Recover commitments. Further information on our performance and initiatives can be found online in our [2021 ESG Report](#).

| Financial performance | | 2021 | 2020 | 2011 | 2018 | 2017 |
|------------------------------|---|---------------------------|----------|----------|----------|----------|
| Financial performance | Underlying profit before tax | £8,040m | £2,193m | £7,531m | £8,066m | £7,628m |
| | Statutory profit before tax | £6,902m | £1,226m | £4,393m | £5,960m | £5,275m |
| | Ordinary dividend pence per share | 2.00p | 0.57p | 1.1p | 3.21p | 3.05p |
| | Statutory return on tangible equity | 13.8% | 3.7% | 7.8% | 11.7% | 8.9% |
| | Cost: income ratio ¹ | 56.7% | 55.3% | 48.5% | 49.3% | 51.8% |
| | Common equity tier 1 ratio ² | 16.3% | 16.2% | 13.8% | 13.9% | 13.9% |
| | Earnings per share | 7.5p | 1.2p | 3.5p | 5.5p | 4.4p |
| | Net income | £15,763m | £14,404m | £17,142m | £17,768m | £17,742m |
| Economic impact | Tax paid | £2.1bn | £2.1bn | £2.9bn | £2.6bn | £2.5bn |
| | Tax collected | £1.6bn | £1.9bn | £1.9bn | £2bn | £1.7bn |
| | Staff costs (salaries) | £2,405m | £2,573m | £2,539m | £2,482m | £2,679m |
| | Total amount paid to suppliers | £4.6bn³ | £5.1bn | £5.9bn | £5.8bn | £5.0bn |

¹ Cost: Income ratio including remediation.
² The CET1 ratio at 31 December 2021 is reported on a pro forma basis, reflecting the dividend paid up by the Insurance business in the subsequent first quarter period and the impact of the announced share buyback programme.
³ This figure is aligned from the [Modern Slavery Statement](#).

Environmental

| | 2021 | 2020 ¹ | 2019 ¹ | 2018 ¹ | 2017 ¹ |
|---|----------------|-------------------|-------------------|-------------------|-------------------|
| Carbon emissions | | | | | |
| Total emissions (tCO ₂ e - market-based)* | 66,710 | 71,277 | 101,706 | 116,155 | 303,803 |
| Total emissions (tCO ₂ e - location-based)* | 137,458 | 157,635 | 208,066 | 243,076 | 287,663 |
| Total CO ₂ e (tCO ₂ e - market-based expanded scope)* | 118,057 | 119,878 | 180,002 | 197,678 | NR |
| Total CO ₂ e (tCO ₂ e - location-based expanded scope)* | 188,806 | 206,236 | 286,363 | 324,599 | NR |
| Scope 1 and 2 emissions (tCO ₂ e - market-based)* | 37,653 | 39,029 | 48,556 | 51,497 | 230,820 |
| Scope 1 and 2 emissions (tCO ₂ e - location-based)* | 108,401 | 125,387 | 154,917 | 178,418 | 214,679 |
| UK Scope 1 and 2 emissions (tCO ₂ e - market-based) | 37,336 | 38,728 | 47,872 | 49,260 | 228,190 |
| UK Scope 1 and 2 emissions (tCO ₂ e - location-based) | 108,084 | 124,708 | 152,546 | 176,716 | 212,535 |
| Total Scope 1 emissions (tCO ₂ e)* | 37,653 | 39,029 | 48,171.249 | 49,552 | 52,192 |
| Scope 1 - direct CO ₂ emissions (tCO ₂ e)* | 26,666 | 28,432 | 35,082 | 36,450 | 37,338 |
| Scope 1 - direct methane emissions in tCO ₂ equivalent | 36 | 35 | 39 | 43 | 43 |
| Scope 1 - direct N ₂ O emissions in tCO ₂ equivalent | 30 | 58 | 137 | 163 | 213 |
| Scope 1 - direct HFC emissions in tCO ₂ equivalent | 10,921 | 10,506 | 12,913 | 12,897 | 14,597 |
| Total Scope 2 emissions (tCO ₂ e - market-based)* | NR | NR | 385 | 1,945 | 178,628 |
| Total scope 2 emissions (tCO ₂ e - location-based)* | 70,748 | 86,358 | 106,745 | 128,866 | 162,487 |
| Percentage reduction of Scope 1 and 2 emissions (market-based) | 3.5% | 19.6% | 5.7% | 77.7% | 9.6% |

NR Not reported (NR) for previous years.

| | 2021 | 2020 ¹ | 2019 ¹ | 2018 ¹ | 2017 ¹ |
|--|-----------------|-------------------|-------------------|-------------------|-------------------|
| Carbon emissions | | | | | |
| Percentage reduction of Scope 1 and 2 emissions (location-based) | 13.5% | 19.1% | 13.2% | 16.9% | 15.9% |
| Total Scope 3 emissions (tCO ₂ e)* | 29,057 | 32,248 | 53,150 | 64,658 | 72,984 |
| Total Scope 3 emissions (tCO ₂ e expanded scope)* | 80,404 | 80,849 | 131,446 | 146,181 | NR |
| Working from home emissions ² (tCO ₂ e) | 31,385.2 | 4,008.2 | NR | NR | NR |
| GHG emissions (tCO ₂ e) per £m of underlying income (location-based) | 8.5 | 10.3 | 11.5 | 13.0 | 15.5 |
| GHG emissions (tCO ₂ e) per £m of underlying income (market-based) | 4.1 | 4.7 | 5.6 | 6.2 | 16.4 |
| GHG emissions (tCO ₂ e) per £m of underlying income (location-based expanded scope) | 11.6 | 13.5 | 15.8 | 17.3 | NR |
| GHG emissions (tCO ₂ e) per £m of underlying income (market-based expanded scope) | 7.3 | 7.8 | 9.9 | 10.6 | NR |
| Business travel emissions (tCO ₂ e) | 1,659 | 12,149 | 31,759 | 37,113 | 36,681 |
| Business travel emissions (tCO ₂ e - expanded scope) | 2,156 | 15,635 | 41,103 | 48,394 | NR |
| Percentage reduction of our travel carbon emissions | 86.3% | 61.7% | 14.4% | -1.2% | NR |
| Percentage reduction of our travel carbon emissions (expanded scope) | 86.2% | 62.0% | 15.1% | NR | NR |
| Percentage reduction in our carbon footprint (market-based expanded scope) | 1.5% | 33.4% | 8.9% | NR | NR |
| Year-on-year reduction in our carbon footprint (location-based expanded scope) | 8.5% | 28.0% | 11.8% | NR | NR |
| tCO ₂ e emissions per employee (market-based expanded scope) | 2.04 | 1.95 | 2.85 | 3.04 | NR |
| tCO ₂ e emissions per employee (location-based expanded scope) | 3.26 | 3.35 | 4.54 | 5.00 | NR |

NR Not reported (NR) for previous years.

Environmental continued

| | 2021 | 2020 ¹ | 2019 ¹ | 2018 ¹ | 2017 ¹ |
|---|----------------|-------------------|-------------------|-------------------|-------------------|
| Energy consumption | | | | | |
| Intensity ratio (tCO ₂ e) per FTE location-based (as at 31st December) ³ | 2.37 | 2.56 ⁴ | 3.30 ⁴ | 3.74 ⁴ | 4.24 |
| Intensity ratio (tCO ₂ e) per FTE market-based (as at 31st December) ³ | 1.15 | 1.16 ⁴ | 1.61 ⁴ | 1.79 ⁴ | 4.47 |
| Intensity ratio (tCO ₂ e) per FTE location-based expanded scope (as at 31st December) ³ | 3.3 | 3.3 ⁴ | 4.5 ⁴ | 5.0 ⁴ | NR |
| Intensity ratio (tCO ₂ e) per FTE market-based expanded scope (as at 31st December) ³ | 2.0 | 1.9 ⁴ | 2.9 ⁴ | 3.0 ⁴ | NR |
| Total energy consumption (GWh)* | 474.36 | 517.46 | 589.85 | 623.61 | 637.40 |
| UK total energy consumption (GWh) | 469.43 | 512.21 | 583.66 | 617.33 | 630.78 |
| Direct energy consumption by source - gas (GWh) | 137.12 | 131.69 | 142.21 | 145.07 | 139.25 |
| Direct energy consumption by source - oil (GWh) | 3.40 | 2.34 | 5.06 | 3.45 | 4.93 |
| Indirect energy consumption by source - electricity (GWh) | 328.07 | 363.12 | 403.02 | 429.22 | 442.27 |
| Total building energy (GWh) | 468.59 | 497.14 | 550.29 | 577.75 | 586.46 |
| Company vehicle energy (GWh) | 2.80 | 14.44 | 29.99 | 34.89 | 40.82 |
| Grey fleet energy (GWh) | 2.97 | 5.88 | 9.58 | 10.97 | 10.12 |
| Total fleet energy (GWh) | 5.77 | 20.32 | 39.56 | 45.86 | 50.94 |
| Year-on-year reduction in total energy | 8.33% | 12.27% | 5.41% | 2.16% | 6.33% |
| Renewable energy used (MWh) | 328,068 | 363,122 | 401,846 | 424,527 | NR |
| Self-generated renewable electricity (MWh) | 0 | 0 | 0 | 0 | NR |
| Electricity saving as result of our LED lighting programme updates on our estates (KWh) | 1,280 | NR | NR | NR | NR |
| Water | | | | | |
| Water consumption (m ³)* | 748,548 | 846,293 | 971,677 | 1,007,999 | 1,025,181 |
| Year-on-year reduction of water consumption | 12% | 13% | 4% | 2% | 9% |

NR Not reported (NR) for previous years.

| | 2021 | 2020 ¹ | 2019 ¹ | 2018 ¹ | 2017 ¹ |
|--|--------------|-------------------|-------------------|-------------------|-------------------|
| Waste | | | | | |
| Operational waste (tonnes)* | 6,202 | 8,485 | 13,533 | 14,961 | 15,631 |
| Combined total waste (landfill and recycling) (tonnes) | 5,817 | 7,934 | 12,609 | 14,036 | 14,685 |
| Percentage of operational waste diverted from landfill | 96% | 95% | 74% | 78% | 78% |
| Percentage reduction of our operational waste | 27% | 37% | 10% | 4% | 20% |
| Paper | | | | | |
| Percentage of paper from sustainable sources | 100% | 100% | 100% | 100% | 100% |

The current measure and reporting criteria for Scope 1, 2 and 3 emissions is provided in the Lloyds Banking Group Reporting Criteria document 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.

- 2020/2019, 2019/2018, 2017/2018, 2017/2016 emissions restatement of energy data to reflect actual data instead of estimates - in line with disclosures in 2021 Annual Reporting suite.
- Working from home emissions are calculated for 2020 and 2021 reporting year only. Emissions increase due to the working from home activity continuing over the UK winter months.
- 2021 figure is based on Total FTE as of 57,955. This has been used to calculate equivalent location-based intensity per FTE.
- Intensity figures have been restated for 2020, 2019 and 2018 to reflect changes to emissions data only, replacing estimated data with actuals; underlying income figures for those years have not changed.

* 2021 Indicator is subject to Limited ISAE3000 (revised) assurance by Deloitte LLP for the 2021 Annual ESG Reporting. Deloitte's 2021 assurance statement and the 2021 Reporting Criteria are available online at www.lloydsbankinggroup.com/our-group/responsible-business.

Customer data

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|-----------------|----------|----------|----------|----------|
| Digital active customers | | | | | |
| Number of digitally active customers | 18.3m | 17.4m | 16.4m | 15.7m | 13.4m |
| Customer lending | | | | | |
| Total new mortgage lending ¹ | £56.928m | £47.434m | £46,712m | £43,717m | £42,190m |
| Total new mortgage lending (residential only) | £50,254m | £40,218m | £41,679m | £38,124m | £36,441m |
| Amount lent to first time buyers | £16.3bn | £13.6bn | £13.8bn | £12.4bn | £13bn |
| New funding support provided for the social housing sector | £3.4bn | £2.5bn | £2.3bn | £4.1bn | NR |
| ESG-related funding support to the social housing sector | £2.4bn | NR | NR | NR | NR |
| Growth in assets ² that we hold on behalf of customers in retirement and investment products | £20.3bn | £8.5bn | £29.7bn | £7.4bn | NR |
| Number of manufacturing apprentices, graduates and engineers trained as a result of our £1m annual investment in the Lloyds Bank Advanced Manufacturing Training Centre | 798 | 296 | 561 | 354 | NR |
| Lending through government-backed schemes | c.13bn | NR | NR | NR | NR |

NR Not reported (NR) for previous years.

¹ Figure includes buy to let as well as residential lending.

² Growth in assets under administration on our front books.

³ We have supported over 93,000 start-ups and small businesses, by providing our customers with online support, business advice and business banking accounts, exceeding our initial commitment of 75,000 by the end of 2021.

⁴ The Housing Growth Partnership is a socio economic equity investment fund launched by Lloyds Banking Group and the Homes and Communities Agency.

⁵ At October 2021.

⁶ Overall FCA complaints exclude Insurance & Pure Protection. The FCA changed the approach to complaint reporting in June 2016 and historic data is presented since this date. H2 2021 data not available at time of issue.

⁷ Our channel net promoter score measures the customer perception of day-to-day services across our channels. In 2021, our focus on service is reflected in a new record high as we continued to support customers through the pandemic.

⁸ Restated to reflect changes in measurement approach.

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|--|--------------------------|-------------------|-------------------|-------------------|-------------------|
| Customer support and help | | | | | |
| Number of start-ups and small businesses supported | 93,048 | 32,344 | 109,108 | 124,182 | 124,000 |
| Number of homes our Housing Growth Partnership ⁴ has committed to build with SME builders | 1,363 | 264 | 799 | 837 | NR |
| Share of social bank accounts we support | 26.6%⁵ | 28.8% | 31.3% | 33% | NR |
| Number of colleagues trained to support customers to build their financial resilience | >6,500 | NR | NR | NR | NR |
| Number of business specialists in communities across Britain which have helped to develop appropriate recovery plans for our customers | >1,100 | NR | NR | NR | NR |
| Amount of additional funds made available to clients who have used the Mental Health and Money advice service | £6.2m | NR | NR | NR | NR |
| Customer complaints | | | | | |
| FCA reportable complaints (per 1,000 accounts) - H1 ⁶ | 2.8 | 2.6 | 2.9 | 3.9 | 4.1 |
| FCA reportable complaints (per 1,000 accounts) - H2 ⁶ | NR | 2.9 | 3 | 3.4 | 4.2 |
| Customer Satisfaction - Net Promoter Score | 69.3⁷ | 68.8 ⁸ | 66.0 ⁸ | 63.4 ⁸ | 64.8 ⁷ |
| Economic crime | | | | | |
| Number of accounts suspected of mule activity blocked | 38,348 | NR | NR | NR | NR |
| Millions frozen in victims funds | £21.2m | NR | NR | NR | NR |

NR Not reported (NR) for previous years.

Social

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|--------------------------|---------|---------|---------|----------|
| Community investment | | | | | |
| Total community investment ^{1,*} | £46m | £51m | £51m | £56m | £58m |
| Cash donations ^{1,*} | £35.6m | £39m | £34m | £40m | £38m |
| Employee time ^{1,*} | £2.1m | £2.7m | £5.3m | £4.4m | £4.8m |
| Management costs ^{1,*} | £3.6m | £4.0m | £3.7m | £5.3m | £7.1m |
| In-kind giving ^{1,*} | £22,155 | £63,700 | £65,245 | £74,751 | £147,065 |
| Leverage ^{1,*} | £4.7m | £5.7m | £7.3m | £6.4m | £7.6m |
| Total amount donated to the Lloyds Bank, Halifax, and Bank of Scotland Foundations | £25.5m | £25.5m | £25.9m | £25.2m | £20.7m |
| Number of charities we support as a result of our £100m commitment to the Group's independent charitable Foundations | 1,868² | 2,787 | 2,929 | 3,113 | NR |
| Funds raised for Charity of the Year (including Matched Giving ³) | £1.2m | £2.3m | £2.3m | £3.8m | £4.8m |
| Percentage of colleagues engaged in volunteering activities ⁴ | 8% | NR | NR | NR | NR |
| Colleague volunteers | 6,259 | 10,986 | 30,993 | 35,575 | 36,700 |
| Number of social entrepreneurs supported through the Lloyds Bank and Bank of Scotland Social Entrepreneurs programmes | 241 | 239 | 246 | 236 | NR |
| Number of internal apprenticeship positions created within the Group that result in permanent employment | 757 | 902 | 1,103 | 1,490 | NR |

NR Not reported (NR) for previous years.

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|--|---------------|--------|--------|--------|------|
| Employee breakdown | | | | | |
| Employees (on a full-time equivalent basis ⁵) at 31 December | 57,955 | 61,577 | 63,069 | 64,928 | NR |
| Employees in UK ⁵ | 57,170 | 60,803 | 62,327 | 64,222 | NR |
| Employees outside of the UK | 785 | 774 | 742 | 706 | NR |
| Percentage of full-time employees | 75% | 75% | NR | NR | NR |
| Percentage of part-time employees | 25% | 25% | NR | NR | NR |
| Percentage of colleagues split by level (junior, middle and senior) ⁶ | | | | | |
| Junior | 54% | 56% | NR | NR | NR |
| Middle | 35% | 34% | NR | NR | NR |
| Senior | 11% | 10% | NR | NR | NR |
| Percentage of colleagues split by age | | | | | |
| <20 | 0.4% | 1% | NR | NR | NR |
| >=20 & <30 | 15.7% | 18% | NR | NR | NR |
| >=30 & <40 | 29.5% | 29% | NR | NR | NR |
| >=40 & <50 | 26.9% | 26% | NR | NR | NR |
| >=50 & <60 | 23% | 22% | NR | NR | NR |
| >60 | 4.5% | 4% | NR | NR | NR |
| Average years of service/tenure | 15 | NR | NR | NR | NR |
| Employee turnover rate (per headcount) | 11% | 6.45% | NR | NR | NR |
| Voluntary employee turnover (per headcount) | 7% | NR | NR | NR | NR |
| Percentage of vacancies covered internally ⁷ | 66.2% | NR | NR | NR | NR |

NR Not reported (NR) for previous years.

Social continued

| | | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|--|----------------------------|-------|-------|-------|-------|
| Employee diversity⁸ | Percentage of total employees who are female | 57.8% | 57.9% | 58.2% | 58.2% | 57.9% |
| | Female managers | 46.1% | 45.9% | 46.2% | 46.1% | 46.0% |
| | Female senior managers* | 37.7% | 37% | 36.8% | 35.3% | 34.0% |
| | Percentage of female Board members | 40.0% | 33.3% | 30.8% | 30% | 25% |
| | Percentage of female GEC ⁹ & GEC direct reports | 33.3% | 32.3% | 31.1% | NR | NR |
| | Percentage of female recruits in the Group's graduate programme ¹⁰ | 39% | 29% | 41% | 48% | 47% |
| | Percentage of female recruits in the Group's apprenticeship programme ¹⁰ | 57% | 53% | 52% | 58% | 54% |
| | Percentage of colleagues who identify as Black, Asian and Minority Ethnic* | 11.3% | 10.6% | 10.2% | 9.5% | 8.3% |
| | Percentage of senior managers who identify as Black, Asian and Minority Ethnic* | 8.8% | 7.7% | 6.7% | 6.4% | 5.6% |
| | Percentage of colleagues who disclose they have a disability | 3.7% | 3.2% | 2.8% | 1.7% | 2.6% |
| | Percentage of colleagues who disclose they are lesbian, gay, transgender or bisexual | 2.5% | 2.3% | 2.2% | 2.0% | 1.7% |
| | Mean Ethnicity Pay Gap ¹¹ | 5.3%¹² | 6.8% | NR | NR | NR |
| | Median Ethnicity Pay Gap ¹³ | 13.1%¹² | 14.8% | NR | NR | NR |
| | Mean Ethnicity Bonus Gap ¹⁴ | n/a^{12,15} | 26.3% | NR | NR | NR |
| Median Ethnicity Bonus Gap ¹³ | n/a^{12,15} | 32.5% | NR | NR | NR | |
| Number of colleagues who have completed our Race Action programme | 11,166 | NR | NR | NR | NR | |

NR Not reported (NR) for previous years.

| | | 2021 | 2020 | 2019 | 2018 | 2017 |
|---------------------------------------|--|----------------------------|-------|-------|-------|-------|
| Employee diversity⁸ | Mean Gender Pay Gap ¹¹ | 29.9%¹² | 30.5% | 30.9% | 31.5% | 32.8% |
| | Median Gender Pay Gap ¹³ | 34.2%¹² | 33.6% | 33.5% | 32.8% | 32.8% |
| | Mean Gender Bonus Gap ¹⁴ | n/a^{12,15} | 62.5% | 64.2% | 66.4% | 65.2% |
| | Median Gender Bonus Gap ¹³ | n/a^{12,15} | 69.5% | 41.8% | 60.8% | 53.1% |
| | Number of employees in different ethnicity groupings | | | | | |
| Black | 1,082 | NR | NR | NR | NR | |
| Asian | 4,874 | NR | NR | NR | NR | |
| Other Minority Ethnic | 1,262 | NR | NR | NR | NR | |
| White | 45,420 | NR | NR | NR | NR | |
| Employee engagement | EEI - Employee Engagement Index | 72% | 81% | 74% | 73% | 76% |
| | PEI - Performance Excellence Index | 79% | 82% | 79% | 80% | 83% |
| | Confidence and trust index | 75% | NR | NR | NR | NR |
| Employee benefits | Percentage of colleagues who earn are above the Living Wage | 100%¹⁶ | NR | NR | NR | NR |
| | Number of colleagues who used family and dependant leave permits ¹⁷ | 4,819 | 7,210 | NR | NR | NR |
| | Percentage of employees participating in-house pension scheme | 97.46%¹⁸ | NR | NR | NR | NR |
| | Absentee rate | 3% | NR | NR | NR | NR |
| | Number of colleagues trained as Mental Health Advocates | 2,834 | NR | NR | NR | NR |

NR Not reported (NR) for previous years.

Social continued

| | 2021 | 2020 | 2019 | 2018 | 2017 | |
|--|--|---------|--------|-------|-------|-----|
| Employee training and development ¹⁹ | Average formal learning days | 4.1 | 3.7 | NR | NR | NR |
| | Average formal days of non-mandatory training | 1.9 | 1.5 | NR | NR | NR |
| | Total number of training hours | 2.05m | 1.89m | NR | NR | NR |
| | Average formal days of mandatory training | 2.2 | 2.1 | NR | NR | NR |
| | Number of hours used for Professional Qualification development | 224,181 | 57,888 | NR | NR | NR |
| | Percentage of colleagues who have completed mandatory training on the Codes of Ethics and Responsibility | 97% | 95% | 95% | 85% | 87% |
| | Percentages of colleagues who have completed mandatory training | 97% | 95% | NR | NR | NR |
| | Number of internal apprenticeship positions created within the Group that result in permanent employment | 757 | 902 | 1,103 | 1,490 | NR |
| | Average training hours split by grade ⁶ | | | | | |
| | Junior | 28.84 | 29.78 | NR | NR | NR |
| | Middle | 24.25 | 18.41 | NR | NR | NR |
| | Senior | 27.96 | 18.60 | NR | NR | NR |
| | Number of colleagues trained as Behavioural experiment champions | 4,309 | NR | NR | NR | NR |
| Number of colleagues who have completed our Sustainability e-learning course | 23,000 | NR | NR | NR | NR | |

NR Not reported (NR) for previous years.

| | 2021 | 2020 | 2019 | 2018 | 2017 | |
|-----------------------------------|--|-------|------|-------|-------|-------|
| Employee health and safety | Total recorded accidents involving injury | 676 | 792 | 1,274 | 1,485 | 1,785 |
| | Slips, trips and falls | 239 | 334 | 408 | 443 | 544 |
| | RIDDOR (Reporting of Injuries, Diseases and Dangerous Occurrences Regulations) | 45 | 22 | 39 | 37 | 50 |
| | Number of risk assessments completed by specialist H&S suppliers | 1,250 | NR | NR | NR | NR |
| Employee complaints | Number of concerns reported by colleagues | 348 | NR | NR | NR | NR |
| | Number of investigations opened | 79 | NR | NR | NR | NR |
| | Number of investigations closed | 129 | NR | NR | NR | NR |
| | Number of investigations closed which were substantiated ²⁰ | 62 | NR | NR | NR | NR |

NR Not reported (NR) for previous years.

Social continued

- 1 Collated in line with London Benchmarking Group reporting guidelines.
- 2 The Matched Giving scheme allows LBG Group colleagues to claim up to £1,000 per calendar year for registered charities that meet the eligibility criteria.
- 3 Due to the continued impact of COVID on fundraising events and activities, this has resulted in a reduced number of charities supported through the colleague Matched Giving scheme.
- 4 Relates to UK based colleagues.
- 5 Employee numbers include PPI; the UK number includes Guernsey, IOM, Jersey and Gibraltar. Totals do not include agency resources. Totals include resource supporting PPI.
- 6 Junior grades are A to C (Assistant and Senior Assistant); Middle grades are D to E (Assistant Manager and Manager); and Senior grades are F+ (Senior Manager and above).
- 7 Based on the job requisition being advertised in 2021.
- 8 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 payroll and employed on a permanent or fixed-term contract (employed for a limited period). Senior Managers: Grades F+. Managers: Grades 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 December 2021.
- 9 Group Executive Committee (GEC) assists the Group Chief Executive in strategic, cross-business or Groupwide matters, and is an input to the Board. Board and GEC data as at 31 December 2021. '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).
- 10 The apprenticeship and graduate percentages are reflective of all of those who joined those programmes, both internally and externally to the Group.
- 11 The mean pay gap is the difference between the average hourly earnings of White colleagues (ethnicity) or male colleagues (gender) and the average hourly earnings of Black, Asian and Minority Ethnic colleagues (ethnicity) or female colleagues (gender).
- 12 The report is completed with data from April to April. The 2021 report covers from April 2020 to April 2021. The report is available at <https://www.lloydsbankinggroup.com/who-we-are/responsiblebusiness/downloads.html>.
- 13 The median pay and bonus gaps are based on arranging all the pay amounts in numerical order and selecting the middle amounts.
- 14 The mean bonus gap is the difference between the mean average bonus payment received by White colleagues (ethnicity) or male colleagues (gender) and the mean average bonus payment received by Black, Asian and Minority Ethnic colleagues (ethnicity) or female colleagues (gender). This is calculated by adding together the bonus payments received in the 12-month period of each group of people and dividing the result by the number of people in the group.
- 15 No bonuses were paid in 2020, except for deferred payments from previous years.
- 16 All colleagues are paid above the Real Living Wage rate (set by the Living Wage Foundation) as the pay ranges are set well above the Living Wage rate. The new Real Living Wage rates were announced in November 2021 and through the Living Wage Foundation the Group have 6 months to implement these new rates, which would be May 2022. As part of the April annual pay review this is the point that the Group would ensure all colleagues are paid at least the new 2021 Living Wage Rates.
- 17 LBG Family Leave policies include emergency dependants leave, maternity, adoption, paternity, shared paternal and parental (statutory entitlement for parents to take up to 18 weeks unpaid leave prior to a child's 18th birthday. In the case of a child with a disability the entitlement is increased to 26 weeks.). For further information: Benefits - Lloyds Banking Group.
- 18 At 31 December 2021 we had 62,307 Lloyds Banking Group colleagues in one of our Group pension schemes which gives a participation rate of 97.46% against an overall population of 63,931.
- 19 Learning Hours are now only collated from formal learning systems - which is a change on GSR3 years (2018-2020) where this included experiential learning hours. In addition, we only use Headcount and no longer report against FTE.
- 20 Where cases were substantiated, appropriate action was taken to rectify the situation.

* Indicator is subject to Limited ISAE3000 (revised) assurance by Deloitte LLP for the 2021 Annual Responsible Business Reporting. Deloitte's 2021 assurance statement and the 2021 Reporting Criteria are available online at <https://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/>.

Corporate governance data

| | 2021 ¹ | 2020 ² | 2019 | 2018 | 2017 |
|--|----------------------|----------------------|------|------|------|
| Number of Board meetings during the year | 10 | 13 | NR | NR | NR |
| Average age of the Board | | | | | |
| 45-55 | 4 | 2 | NR | NR | NR |
| 56-65 | 3 | 7 | NR | NR | NR |
| 66-75 | 3 | 3 | NR | NR | NR |
| Average Board tenure of the Board | | | | | |
| 0-2 years | 4 | 5 | NR | NR | NR |
| 2-4 years | 3 | 1 | NR | NR | NR |
| 4-6 years | 2 | 1 | NR | NR | NR |
| 6-8 years | 1 | 2 | NR | NR | NR |
| 8+ years | 0 | 3 | NR | NR | NR |
| Gender diversity of the Board | | | | | |
| Male | 6 | 8 | NR | NR | NR |
| Female | 4 | 4 | NR | NR | NR |
| Ethnicity diversity of the Board | | | | | |
| White | 8 | NR | NR | NR | NR |
| Black, Asian and Ethnicity Minority | 2 | NR | NR | NR | NR |
| Total awarded pay of the Group Chief Executive ³ | £4,622m ⁴ | £3,602m | NR | NR | NR |
| Total awarded pay of the Group Financial Executive ³ | £1,948m ⁵ | £1,483m | NR | NR | NR |
| Executive Group Ownership Share performance and vesting ⁶ | 41.8% | 33.75% | NR | NR | NR |
| Group Performance Share (GPS) Pool | £399m ⁷ | £0m ⁸ | NR | NR | NR |
| Group balanced scorecard performance | 62.8% ⁹ | 3.13/5 ¹⁰ | NR | NR | NR |
| Number of independent Directors on the Board | 8 | 9 | NR | NR | NR |
| Number of Responsible Business Committee meetings during the year | 4 | 4 | NR | NR | NR |
| Number of Board members who attend Responsible Business Committee meetings | 7 | 8 | NR | NR | NR |

NR Not reported (NR) for previous years.

¹ As 31st December 2021.

² As 31st December 2020.

³ Total awarded pay includes Fixed pay, Short term variable and Long term variable.

⁴ The single total remuneration for the three individuals in the role of Group Chief Executive during 2021, excluding one-off buy out awards is £4.6 million. This is an increase of 28 per cent compared to 2020, but reflects the fact no bonus was awarded in 2020.

⁵ The annualised single total remuneration for the Chief Financial Officer excluding deputation payment for the period as Interim Group Chief Executive is £2 million, a 32 per cent increase compared to 2020, but reflects no bonus was awarded in 2020.

⁶ This is reported 2 years in arrears. Therefore, 2021 will reflect the 2019 vesting and 2020 will reflect the 2018 vesting.

⁷ The Committee determined a GPS pool for 2021 of £399m based on 5% of underlying profit, adjusted for risk and other factors.

⁸ Underlying profit of £2.2bn was below the threshold required under our GPS plan rules and so has resulted in no GPS (bonus) pool being payable in respect of 2020 full year performance.

⁹ For further information, see page 105 and the following pages of the 2021 Annual Report and Accounts.

¹⁰ For further information, see page 121 and the following pages of the 2020 Annual Report and Accounts.