

Data sheet 2017

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 2017 Helping Britain Prosper Plan targets. Further information on our performance and initiatives can be found online at <http://www.lloydsbankinggroup.com/our-group/responsible-business/>

FINANCIAL PERFORMANCE DATA	2017	2016	2015	2014
Cost: income ratio	46.8%	48.7%	49.3%	49.8%
Common equity tier 1 ratio ¹	13.9%	13.0%	13.0%	12.8%
Earnings per share	4.4p	2.9p	0.8p	1.7p
Underlying profit before tax	£8,493m	£7,867m	£8,112m	£7,756m
Statutory profit before tax	£5,275m	£4,238m	£1,644m	£1,762m
Total income	£18,525m	£17,500m	£17,637m	£17,442m

¹ Pro forma; 2017 allowing for share buy back; 2016 adjusted for MBNA

ECONOMIC AND SOCIAL IMPACT DATA	2017	2016	2015	2014
New net lending to SME's and Mid Market businesses	£0.9bn	£1.6bn	>£2bn	>£1bn
SME start-up customers served	124,000	121,000	105,000	99,000
Gross new residential mortgage lending	£42.2bn	£38.7bn	£39bn	£40bn
Amount lent to first time buyers	£13bn	>£11bn	>£11bn	£11.9bn
Staff costs: salaries	£2,688m	£2,770m	£2,808m	£3,178m
Tax paid	£2.5bn	£2.3bn	£1.8bn	£1.7bn
Tax collected	£1.7bn	£2bn	£2.2bn	£2.1bn
Total amount paid to suppliers	£5.0bn	£5.3bn	£5.8bn	£5.7bn

COMMUNITY DATA	2017	2016	2015	2014
Total community investment	£58m ✓	£63m	£64m	£64m
Cash donations	£38m ✓	£29m	£27m	£33m
Employee time	£4.8m¹ ✓	£16m	£20m	£15.6m
Management costs	£7.1m¹ ✓	–	–	–
In-kind giving	£147,065 ✓	£186,941	£239,390	£123,770
Leverage	£7.6m¹ ✓	–	–	–
Total amount donated to the Lloyds Bank and BOS Foundations	£20.7m	£18.5m	£17m	£16.5m
Funds raised by colleagues for the Charity of the Year	£3.9m	£5.1m	£3.8m	£2.6m
Funds raised by colleagues for Charity of the Year including Matched Giving	£4.8m	£6.1m	£5m	£3.8m
Colleague volunteers	36,700	38,700	40,900	37,800

✓ Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2017 Annual Responsible Business Reporting. Deloitte's 2017 assurance statement and the 2017 Reporting Criteria are available online at www.lloydsbankinggroup.com/RBdownloads

¹ Aligned to London Benchmarking Group reporting guidelines

PEOPLE DATA	2017	2016	2015	2014
Employees (on a full-time equivalent basis) at 31 December	67,905	70,433	75,306	84,490
UK	67,172	69,649	74,553	83,695
Non-UK	733	784	753	795
E EI – Employee Engagement Index	76%	71%	70%	71%
PEI – Performance Excellence Index	83%	80%	79%	75%
LEI – Line Management Index	87%	86%	85%	81%
Net Promoter Score – aggregate High Street brands score	62.0	62.7	59.3	59.2
FCA reportable complaints (per 1,000 accounts excluding PPI) – H1	4.1¹	1.9	2.0	1.6
FCA reportable complaints (per 1,000 accounts excluding PPI) – H2	Not available	4.3 ¹	1.9	1.5
Average formal learning days per FTE	5.6 days	6 days	5.7 days	5.7 days
Percentage of colleagues completed mandatory training on the Codes of Responsibility	87%	86%	97%	97%

¹ The FCA changed the approach to complaint reporting from 20 June 2017 so our complaint reporting is now presented on this basis. Overall incoming complaints excluding PPI and claims management companies have fallen by nearly 70 per cent since 2011 and by around 18 per cent since 2016.

Data sheet 2017

Continued

DIVERSITY DATA	2017	2016	2015	2014
Percentage of total employees who are female	57.9%	58.0%	58.4%	58.4%
Female managers	46.0%	45.3%	45.5%	45.4%
Female senior managers	34.0% ✓	32.4%	31.0%	29.2%
Percentage of female Board members	25%	23%	23%	23%
Percentage of female recruits in LBG's graduate programme	47%	45%	46%	44%
Percentage of female recruits in LBG's apprenticeship programme	54%	56%	53%	56%
Percentage of colleagues from a BAME background	8.3%	7.9%	6.8%	6.6%
BAME managers	8.3%	6.4%	6.4%	6.0%
BAME senior managers	5.6%	4.8%	3.7%	3.3%
Percentage of colleagues who disclose they have a disability	2.6%	2.2%	1.1%	1.0%
Percentage of colleagues who disclose they are lesbian, gay, transgender or bisexual	1.7%	1.5%	1.2%	1.0%

✓ Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2017 Annual Responsible Business Reporting. Deloitte's 2017 assurance statement and the 2017 Reporting Criteria are available online at www.lloydsbankinggroup.com/RBdownloads

HEALTH AND SAFETY DATA	2017	2016	2015	2014
Total recorded accidents involving injury	1,785	1,926	2,179	2,142
Slips, trips and falls	544	551	576	599
RIDDOR	50	54	71	86

ENVIRONMENTAL DATA	2017	2016	2015	2014
Total emissions (Co ₂ e)	292,848 tonnes ✓	340,382 tonnes ¹	395,543 ¹	437,721
Total scope 1 emissions (Co ₂ e)	52,160 tonnes ✓	53,026 tonnes ^{1,2}	58,851 ^{1,2}	62,419 ²
Total scope 2 emissions (Co ₂ e)	166,617 tonnes ✓	202,414 tonnes ¹	239,709 ¹	261,623
Total scope 3 emissions (Co ₂ e)	74,071 tonnes ✓	84,943 tonnes ^{1,2}	96,983 ^{1,2}	113,678 ²
Intensity ratio per unit of underlying income (as at 31st December)	15.8	19.5 ¹	22.4	25.0
Intensity ratio per FTE (as at 31st December)	4.31	4.83 ¹	5.25 ¹	5.18
Total energy consumption	598.41 Gwh ✓	619.86 Gwh ¹	676.21 ¹	724.67
Direct energy consumption by source – gas	140.32 Gwh	140.66 Gwh ¹	162.90 ¹	174.59
Direct energy consumption by source – oil	4.10 Gwh	2.42 Gwh ¹	3.76 ¹	6.94
Indirect energy consumption by source – electricity	453.99 Gwh	476.78 Gwh ¹	509.54 ¹	543.14
Year-on-year reduction in total energy	3.46%	8.33% ¹	6.69% ¹	8.79%
Business travel (Co ₂ e) emissions	36,681 tonnes	42,443 tonnes ¹	47,435 ¹	57,968
Water consumption	1,109,307 m ³ ✓	1,122,568 m ³ ¹	1,097,851 ¹	1,165,926
Operational waste	14,686 tonnes	18,444 tonnes ¹	20,831	23,544 ¹
Percentage of operational waste diverted from landfill	78% ✓	78% ¹	83%	92%
Total tonnes paper used	20,341	20,335	24,352	25,662
Percentage of paper from sustainable sources	100%	100%	100%	100%

✓ Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2017 Annual Responsible Business Reporting. Deloitte's 2017 assurance statement and the 2017 Reporting Criteria are available online at www.lloydsbankinggroup.com/RBdownloads

1 Restated using actual data to replace estimates

2 Restated all historic years to reflect improved methodology in assigning road travel between reporting scopes 1 and 3

Data sheet 2017

Continued

HELPING BRITAIN PROSPER PLAN 2017 PERFORMANCE

No.	Metric	Reporting Period	Performance	
1	Amount of lending committed to help people buy their first home	01/01/2017 – 31/12/2017	£12.85bn	
2	Number of homes our Housing Growth Partnership has committed to build	01/01/2017 – 31/12/2017	1,890 (cumulative from 2016)	
3	New funding support provided for the Social Housing Sector	01/01/2017 – 31/12/2017	More than £2bn	
4	The number of people better informed about their retirement options as a result of our guidance and support	01/01/2017 – 31/12/2017	More than 88,000	
5	Number of undergraduates from lower income households supported through the Scholars Programme	01/01/2017 – 31/12/2017	Recruited 135	
6	Number of internal apprenticeship positions created within the Group with permanent employment	01/01/2017 – 31/12/2017	More than 1,200	
7	Number of Social Entrepreneurs supported through the Social Entrepreneurs Programme	01/01/2017 – 31/12/2017	261	
8	Number of individuals, SMEs and charities trained in digital skills, including internet banking	01/01/2017 – 31/12/2017	More than 708,000	
9	Increased amount of net lending to SMEs and Mid-market companies	01/01/2017 – 31/12/2017	£902m	
10	Investment in the UK manufacturing sector through financial support	01/01/2017 – 31/12/2017	More than £1bn	
11	Number of apprentices, graduates and engineers trained as a result of our £1m annual investment in the AMTC	01/01/2017 – 31/12/2017	500	
12	Value of UK infrastructure projects supported in the government's National Infrastructure Plan	01/01/2017 – 31/12/2017	More than £31bn	
13	Number of businesses we help to start-up	01/01/2017 – 31/12/2017	More than 124,000	
14	Number of clients we help to export for the first time	01/01/2017 – 31/12/2017	More than 6,800	
15	Amount of commercial real estate space we will fund to become more energy efficient with green loans	01/01/2017 – 31/12/2017	More than 5m sq. feet	
16	Share of social banking accounts we will support	As at 31/12/2017	1 in 4	
17	Additional sustainable lending Credit Unions make to their customers across the UK through our annual £1m commitment to their capital funding	01/01/2017 – 31/12/2017	£5m	
18	Number of charities we will support as a result of our £100m commitment (2014 – 2020) to the Foundations	01/01/2017 – 31/12/2017	2,800	
19	Number of colleague volunteering hours used to support community projects (with a minimum of 30% used to support skills-based activity like mentoring)	01/01/2017 – 31/12/2017	Almost 260,000 hours	
20	Amount raised by colleagues and communities for our charitable fundraising partners	01/01/2017 – 31/12/2017	£4.8m	
21	Percentage of senior roles held by women	As at 31/12/2017	34% ✓	
22	We will consistently increase the engagement levels of our colleagues	Black, Asian & Minority Ethnic (BAME)	As at 31/12/2017	77%
		Disabled	As at 31/12/2017	70%
		Lesbian, gay, bisexual colleagues	As at 31/12/2017	73%

✓ Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2017 Annual Responsible Business Reporting. Deloitte's 2017 assurance statement and the 2017 Reporting Criteria are available online at www.lloydsbankinggroup.com/RBdownloads

Data sheet 2017

Continued

HELPING BRITAIN PROSPER PLAN 2016 PERFORMANCE

No.	Metric	Reporting Period	Performance
1	Number of first time buyers supported in the UK mortgage market	01/01/2016 – 31/12/2016	75,000
2	Share of new-build mortgages provided	01/01/2016 – 31/12/2016	1 in 4
3	Number of undergraduates from lower income households supported through the Lloyds Scholars Programme	As at 31/12/2016	120
4	Number of Lloyds Banking Group apprenticeship positions created with permanent employment	01/01/2016 – 31/12/2016	More than 1,000
5	% of senior roles to be held by women	01/01/2016 – 31/12/2016	32.4%
6	We will maintain high engagement with Black, Asian and Minority Ethnic (BAME) colleagues in all roles	01/01/2016 – 31/12/2016	73%
7	We will consistently increase the engagement levels of Lesbian, Gay, Bisexual and Transgender colleagues in all roles	01/01/2016 – 31/12/2016	64%
8	We will consistently increase the engagement levels of colleagues with disabilities in all roles	01/01/2016 – 31/12/2016	64%
9	To help consumers plan for later life through use of our Retirement Planning website	01/01/2016 – 31/12/2016	280,000
10	Increased amount of net lending to SMEs and Mid-market companies	01/01/2016 – 31/12/2016	£1.6bn
11	Increased amount of new funding support provided to UK manufacturing businesses per year	01/01/2016 – 31/12/2016	£1.2bn
12	Value of UK infrastructure projects supported in the government's National Infrastructure Plan	01/01/2016 – 31/12/2016	More than £10bn 
13	Number of social entrepreneurs supported through the Lloyds Bank and Bank of Scotland Social Entrepreneurs programmes	01/01/2016 – 31/12/2016	295
14	Number of start-up businesses we will help to get off the ground	01/01/2016 – 31/12/2016	121,000
15	Amount invested by our Housing Growth Partnership* to help address the UK housing shortage	01/01/2016 – 31/12/2016	More than £30m
16	Number of clients we will help export for the first time (per year)	01/01/2016 – 31/12/2016	More than 10,000
17	Number of higher-level external apprenticeships as a result of our £1m per year funding	01/01/2016 – 31/12/2016	138
18	Number of colleagues helping people and organisations use the internet to improve digital skills and financial capability	01/01/2016 – 31/12/2016	23,000
19	Share of social banking accounts we will support	01/01/2016 – 31/12/2016	1 in 4
20	Arrange and provide new funding support for the Social Housing sector	01/01/2016 – 31/12/2016	£955m
21	Additional sustainable lending Credit Unions make to their customers across the UK through our annual £1m commitment to capital funding	01/01/2016 – 31/12/2016	£1m
22	Number of charities we will support as a result of our £100m commitment to the Foundations	01/01/2016 – 31/12/2016	More than 3,700
23	Number of colleague volunteering hours to support community projects	01/01/2016 – 31/12/2016	More than 260,000
24	Amount raised by colleagues and communities for our Charity of the Year (including Matched Giving)	01/01/2016 – 31/12/2016	£6.1m

 Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2016 Annual Responsible Business Reporting.

Data sheet 2017

Continued

HELPING BRITAIN PROSPER PLAN 2015 PERFORMANCE

No.	Metric	Reporting Period	Performance
1	Share of new-build mortgages provided	As at 31/12/2015	1 in 4 mortgages
2	Amount invested in smaller house builders' projects via our Housing Growth Fund to support the house building sector	01/01/2015 – 31/12/2015	£8m
3	Number of customers we help to plan for later life through company pension schemes	As at 31/12/2015	1.4m customers
4	Amount of additional funding provided to support Credit Unions per year	01/01/2015 – 31/12/2015	£1m
5	Share of social banking accounts we will support	As at 31/12/2015	29%
6	Number of colleagues helping people and organisations use the internet to improve digital skills and financial capability	01/01/2015 – 31/12/2015	>11,000
7	Number of community support workers accredited to deliver financial education	01/01/2015 – 31/12/2015	1,069
8	Number of start-up businesses we will help to get off the ground	As at 31/12/2015	1 in 5
9	Increased amount of Net Lending to SMEs and Mid Markets companies per year (total cumulative)	01/01/2015 – 31/12/2015	>£2bn
10	Increased amount of new funding support provided to UK Manufacturing businesses per year	01/01/2015 – 31/12/2015	>£1bn
11	Number of businesses helped to trade internationally	As at 31/12/2015	> 94,000
12	Value of UK infrastructure projects in the Government's National Infrastructure Plan supported	01/01/2015 – 31/12/2015	£11.3bn
13	% of supplier invoices paid within 30 days	As at 31/12/2015	97.5%
14	Number of colleagues trained to mentor SMEs and social enterprises	01/01/2015 – 31/12/2015	290
15	Number of entrepreneurs supported through Lloyds Bank and Bank of Scotland Social Entrepreneurs programmes	01/01/2015 – 31/12/2015	306
16	Number of new Lloyds Banking Group Apprenticeship positions created with permanent employment	01/01/2015 – 31/12/2015	>1000
17	% of Lloyds Banking Group Apprenticeships taken up by external candidates from the UK's most disadvantaged areas	As at 31/12/2015	28%
18	Percentage of Lloyds Scholars (from low income families) who have secured a job with LBG within 6 months of graduating from University	As at 31/12/2015	93%
19	Number of paid volunteer hours used by colleagues to support community projects	01/01/2014 – 31/12/2015	>320,000
20	Number of community organisations and schools supported by our volunteers or funding	01/01/2015 – 31/12/2015	>21,000
21	Amount donated to the Bank's Foundations to help tackle disadvantage	01/01/2015 – 31/12/2015	£17m
22	Amount raised by colleagues and communities for our Charity Partners (including Matched Giving) to support those in need	01/01/2015 – 31/12/2015	>£5m
23	% of senior roles to be held by women	As at 31/12/2015	31% 
24	We will consistently increase the engagement levels of ethnic minority colleagues in all roles	As at 31/12/2015	63
25	We will consistently increase the engagement levels of disabled colleagues in all roles	As at 31/12/2015	54
26	We will consistently increase the engagement levels of LGBT colleagues in all roles	As at 31/12/2015	63
27	Maintain gold status (>90% score) with the Business Disability Forum on our journey to be the Best Bank for colleagues and customers with disabilities	As at 31/12/2015	Gold

 Indicator is subject to limited assurance by Deloitte LLP for the 2015 Annual Responsible Business Reporting.