

# Data sheet 2018

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 2018 Helping Britain Prosper Plan targets. Further information on our performance and initiatives can be found online [www.lloydsbankinggroup.com/our-group/responsible-business/](http://www.lloydsbankinggroup.com/our-group/responsible-business/)

FINANCIAL PERFORMANCE DATA	2018	2017	2016	2015
Underlying profit before tax	<b>£8,066m</b>	£7,628m	£6,782m	£7,275m
Statutory profit before tax	<b>£5,960m</b>	£5,275m	£4,238m	£1,644m
Ordinary Dividend pence per share	<b>3.21</b>	3.05	2.55	2.25
Statutory return on tangible equity	<b>11.7%</b>	8.9%	6.6%	2.6%
Cost: income ratio	<b>46.0%<sup>1</sup></b>	46.8%	48.7%	49.3%
Common equity tier 1 ratio	<b>13.9%</b>	13.9% <sup>2</sup>	13.0% <sup>2</sup>	13.0% <sup>2</sup>
Earnings per share	<b>5.5p</b>	4.4p	2.9p	0.8p
Total income, net of insurance claims	<b>£18,626m</b>	£18,659m	£17,267m	£17,421m

1 Cost: income ratio excluding remediation

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

ECONOMIC AND SOCIAL IMPACT DATA	2018	2017	2016	2015
New net lending to SMEs and Mid Market businesses	<b>£3bn</b>	£0.9bn	£1.6bn	>£2bn
New start-ups supported	<b>124,182</b>	124,000	121,000	105,000
Gross new residential mortgage lending	<b>£43.7bn</b>	£42.2bn	£38.7bn	£39bn
Amount lent to first time buyers	<b>£12.4bn</b>	£13bn	>£11bn	>£11bn
Staff costs: salaries	<b>£2,482m</b>	£2,679m	£2,750m	£2,808m
Tax paid	<b>£2.6bn</b>	£2.5bn	£2.3bn	£1.8bn
Tax collected	<b>£2bn</b>	£1.7bn	£2bn	£2.2bn
Total amount paid to suppliers	<b>£5.8bn</b>	£5.0bn	£5.3bn	£5.8bn
Helping Britain Prosper Plan targets achieved	<b>20 of 22</b>	21 of 22	20 of 24	27 of 28

Link to Helping Britain Prosper Performance 2014 to 2018: [https://www.lloydsbankinggroup.com/globalassets/documents/our-group/responsibility/hbpp-2019/lbg\\_resbus\\_hbppperfdata\\_190219.pdf](https://www.lloydsbankinggroup.com/globalassets/documents/our-group/responsibility/hbpp-2019/lbg_resbus_hbppperfdata_190219.pdf)

Link to Helping Britain Prosper 2019 to 2020: [https://www.lloydsbankinggroup.com/globalassets/documents/our-group/responsibility/hbpp-2019/2002-update/lbg\\_hbpp\\_full\\_plan\\_190220.pdf](https://www.lloydsbankinggroup.com/globalassets/documents/our-group/responsibility/hbpp-2019/2002-update/lbg_hbpp_full_plan_190220.pdf)

COMMUNITY DATA	2018	2017	2016	2015
Total community investment <sup>2</sup>	<b>£56m</b>	£58m	£63m	£64m
Cash donations	<b>£40m</b>	£38m	£29m	£27m
Employee time <sup>1,2</sup>	<b>£4.4m</b>	£4.8m	£16m	£20m
Management costs <sup>1,2</sup>	<b>£5.3m</b>	£7.1m	-	-
In-kind giving <sup>1,2</sup>	<b>£74,751</b>	£147,065	£186,941	£239,390
Leverage <sup>1,2</sup>	<b>£6.4m</b>	£7.6m	-	-
Total amount donated to the Lloyds Bank and BoS Foundations	<b>£25.2m</b>	£20.7m	£18.5m	£17m
Funds raised for Charity of the Year (including Matched Giving)	<b>£3.8m</b>	£4.8m	£6.1m	£5m
Colleague volunteers	<b>35,575</b>	36,700	38,700	40,900

1 Aligned to London Benchmarking Group reporting guidelines.

2 Indicator is subject to Limited ISAE3000 (revised) assurance by Deloitte LLP for the 2018 Annual Responsible Business Reporting. Deloitte's 2018 assurance statement and the 2018 Reporting Criteria are available online at [www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/](http://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/)

## Data sheet 2018

### Continued

PEOPLE DATA	2018	2017	2016	2015
Employees (on a full-time equivalent basis <sup>1</sup> ) at 31 December	64,928	67,905	70,433	75,306
UK	64,222	67,172	69,649	74,553
Non-UK	706	733	784	753
E EI – Employee Engagement Index	73%	76%	71%	70%
PEI – Performance Excellence Index	80%	83%	80%	79%
Values and Behaviours (% Favourable <sup>2</sup> )	79%	80%	78%	78%
LEI – Line Management Index <sup>3</sup>	-	87%	86%	85%
Customer Satisfaction - Net Promoter Score	61.8	61.2 <sup>4</sup>	61.8 <sup>4</sup>	58.5 <sup>4</sup>
FCA reportable complaints (per 1,000 accounts) – H1 <sup>5</sup>	3.9	4.1	-	-
FCA reportable complaints (per 1,000 accounts) – H2 <sup>5</sup>	-	4.2	4.3	-
Average formal learning days per FTE	8.0	5.6	6.0	5.7
Percentage of colleagues completed mandatory training on the Codes of Responsibility	85%	87%	86%	97%

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

2 Our values and behaviours index comprises metrics related to continuous improvement, collaboration, innovation, inclusiveness with a strong focus on customers. We continue to see high numbers of colleagues believing we are demonstrating these values. The survey in 2018 was completed by more than 57,000 colleagues (83 per cent of the Group headcount). New baseline score introduced in 2016 to tie in with new Group behaviours.

3 Line Management Index number no longer recorded within colleague surveys.

4 Restated to reflect changes in measurement approach.

5 Overall FCA reportable complaints excluding PPI and claims management companies have continued to reduce in 2018. The FCA changed the approach to complaint reporting in June 2016 and historic data is presented since this date. H2 2018 data not available at time of issue.

DIVERSITY DATA	2018	2017	2016	2015
Percentage of total employees who are female <sup>1</sup>	58.2%	57.9%	58.0%	58.4%
Female managers	46.1%	46.0%	45.3%	45.5%
Female senior managers <sup>2</sup>	35.3%	34.0%	32.4%	31.0%
Percentage of female Board members	30% <sup>3</sup>	25%	23%	23%
Percentage of female recruits in LBG's graduate programme	48%	47%	45%	46%
Percentage of female recruits in LBG's apprenticeship programme	58%	54%	56%	53%
Percentage of colleagues from an ethnic minority	9.5%	8.3%	7.9%	6.8%
Ethnic minority managers	9.0%	8.3%	6.4%	6.4%
Ethnic minority senior managers	6.4%	5.6%	4.8%	3.7%
Percentage of colleagues who disclose they have a disability	1.7% <sup>4</sup>	2.6%	2.2%	1.1%
Percentage of colleagues who disclose they are lesbian, gay, transgender or bisexual	2.0%	1.7%	1.5%	1.2%

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 LBG grades at that point.

2 Reporting scope: payroll headcount includes established and fixed term contract colleagues, parental leavers, MBNA colleagues and Internationals. Excludes Leavers, Group Non-Executive Directors, contractors, temps, and agency staff. Indicator is subject to limited ISAE3000 (revised) assurance by Deloitte LLP for the 2018 Annual Responsible Business Reporting. Deloitte's 2018 assurance statement and the 2018 Reporting Criteria are available online at [www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/](http://www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/).

3 Data as at 31 December 2018. Amanda Mackenzie joined the Board on 1 October 2018, and Deborah McWhinney retired from the Board on 31 December 2018.

4 Percentage disclosure for disability has reduced 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.

Managers – grade D-E; Senior Managers – Grade F+.

HR system (Workday). Apart from gender data, all diversity information is based on colleagues' voluntary self-declaration. As a result this data is not 100 percent representative; our systems do not record diversity data for the proportion of colleagues who have not declared this information.

HEALTH AND SAFETY DATA	2018	2017	2016	2015
Total recorded accidents involving injury	1,485	1,785	1,926	2,179
Slips, trips and falls	443	544	551	576
RIDDOR	37	50	54	71

## Data sheet 2018

Continued

ENVIRONMENTAL DATA	2018	2017 <sup>1</sup>	2016 <sup>1</sup>	2015
(CO <sub>2</sub> e – Tonnes)				
Total emissions (CO <sub>2</sub> e – Market Based)*	<b>115,467</b>	303,065	340,261	395,543
Total emissions (CO <sub>2</sub> e – Location Based)*	<b>244,407</b>	286,892	340,261	395,543
Total scope 1 emissions (CO <sub>2</sub> e)*	<b>48,461</b>	51,419	53,023	58,851
Total scope 2 emissions (CO <sub>2</sub> e – Market Based)*	<b>1,976</b>	178,771	202,319	239,709
Total scope 2 emissions (CO <sub>2</sub> e – Location Based)*	<b>130,916</b>	162,598	202,319	239,709
Total scope 3 emissions (CO <sub>2</sub> e)*	<b>65,030</b>	72,876	84,918	96,983
GHG emissions (CO <sub>2</sub> e) per £m of underlying income (Location based) <sup>3</sup>	<b>13.1</b>	15.5	19.4	22.4
GHG emissions (CO <sub>2</sub> e) per £m of underlying income (Market based)	<b>6.2</b>	16.4	19.4	22.4
Intensity ratio per FTE (as at 31st December)	<b>3.61<sup>4</sup></b>	4.31	4.83 <sup>1</sup>	5.25
Total energy consumption (Gwh)	<b>582.16</b>	583.21	619.86	676.21
Direct energy consumption by source – gas (Gwh)	<b>144.52</b>	136.97	140.65 <sup>1</sup>	162.90
Direct energy consumption by source – oil (Gwh)	<b>1.36</b>	3.65	2.42 <sup>1</sup>	3.76
Indirect energy consumption by source – electricity (Gwh)	<b>436.28</b>	442.59	476.55 <sup>1</sup>	509.54
Year-on-year reduction in total energy	<b>0.18%</b>	5.87%	8.37% <sup>1</sup>	6.69%
Business travel (CO <sub>2</sub> e) emissions (tonnes)	<b>36,701</b>	36,681	42,443	47,435
Water consumption (m <sup>3</sup> )*	<b>1,109,809</b>	1,095,371	1,122,534 <sup>1</sup>	1,097,851
Operational waste (tonnes)	<b>14,036</b>	14,686	18,444 <sup>1</sup>	20,831
Percentage of operational waste diverted from landfill*	<b>78%</b>	78%	78% <sup>1</sup>	83%
Total tonnes paper used	<b>19,954</b>	20,341	20,335	24,352
Percentage of paper from sustainable sources	<b>100%</b>	100%	100%	100%

1 Restated 2017/2016 and 2016/2015 emissions data to improve the accuracy of reporting, using actual data to replace estimates.

2 Note 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 Co<sub>2</sub>e in line with the GHG Protocol Corporate Standard (2004). We are now reporting to the revised Scope 2 guidance, disclosing a Market Based figure in addition to the Location Based figure. The measure and reporting criteria for Scope 1, 2, 3 emissions is provided in the Lloyds Banking Group Reporting Criteria statement available online at [www.lloydsbankinggroup.com/our-group/responsible-business/reporting-centre/](http://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 have been calculated in accordance with GHG Protocol guidelines, in both Location and Market based methodologies

3 Location based intensity levels have been restated for 2015/2016 and 2016/2017 to reflect changes to emissions data only, replacing estimated data with actuals; underlying income figures for those years have not changed.

4 2018 figure is based on Total FTEs as of September 2018. 67,724 FTEs which has been used to calculate equivalent Location based intensity per FTE

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