

## Helping Britain Prosper as a responsible business

We know that when Britain prospers we can prosper too, so our Helping Britain Prosper Plan is an important investment in our long-term success as the best bank for customers, colleagues, communities and shareholders. Using our scale and reach across the UK, we've made a positive difference through our Plan, but it's just one aspect of our all-encompassing responsible approach to doing business.

Go online to find out more  
[www.lloydsbankinggroup.com/prosperplan](http://www.lloydsbankinggroup.com/prosperplan)

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This Helping Britain Prosper Plan Update (the 'Update') contains certain forward-looking statements with respect to the business, strategy, plans and/or results of Lloyds Banking Group (the 'Group') and its current goals and expectations relating to its future financial condition and performance. Forward-looking statements by their nature involve risk and uncertainty because they relate to events and depend upon circumstances that will or may occur in the future. The Group's actual business, strategy, plans and/or results may differ materially from those expressed or implied in this Update as the result of a variety of economic, commercial, legal and regulatory risks, uncertainties and other factors, including but without limitation, those set out in the Group's 2018 Annual Report and Accounts. Except as required by any applicable law or regulation, the forward-looking statements contained in this Update are made as at the date of this Update and the Group expressly disclaims any obligation to update or revise any forward-looking statements.

LLOYDS  
BANKING GROUP



# HELPING BRITAIN PROSPER PLAN

2018/19 Update

## OUR HELPING BRITAIN PROSPER PLAN

Our success is interwoven with the UK's prosperity and we believe we have a responsibility to help address some of the social, economic and environmental challenges that the UK faces. This is why we have our Helping Britain Prosper plan.

Launched in 2014 and revised annually, the Plan focuses on the areas in which we can make the biggest difference, and it continues to unite and inspire our colleagues. In 2018 we set specific targets aligned to our 3 year strategy.

### Our Impact in 2018

6.4%

of senior roles held by Black, Asian and Minority Ethnic colleagues

£3bn

increase in amount of net lending to start-up, SME and Mid Market businesses

>35%

of senior roles held by women

>700,000

individuals, SMEs and charities provided with digital skills training

>3,000

charities supported by Lloyds Banking Group Charitable Foundations

>£7bn

growth in assets in retirement and investment products

9.5%

of all roles held by Black, Asian and Minority Ethnic colleagues

>£12bn

in lending to first time buyers

Our full Helping Britain Prosper Plan has 22 stretching targets. You can find out more about them and our responsible approach to business at [www.lloydsbankinggroup.com/our-group/responsible-business/prosper-plan/](http://www.lloydsbankinggroup.com/our-group/responsible-business/prosper-plan/)

For 2019, we've included a new area of focus to help the UK transition to a sustainable, low carbon economy. Our sustainability metric will sit alongside the six existing priority metrics, demonstrating the importance of sustainability, supported by our new sustainability strategy.

### Our areas of focus for 2019

#### Helping Britain get a home

Amount of lending committed to help people buy their first home

2019 target	2020 <sup>2</sup> target
£10bn	£30bn

#### Helping people save for the future

Growth in assets that we hold on behalf of customers in retirement and investment products

2019 target	2020 <sup>2</sup> target
£32bn <sup>1</sup>	£50bn

#### Supporting businesses to start-up and grow

Increased amount of net lending to start-up, SME and Mid-Market businesses

2019 target	2020 <sup>2</sup> target
£5bn <sup>1</sup>	£6bn

#### Building capability and digital skills

Number of individuals, SMEs and charities trained in digital skills, including internet banking

2019 target	2020 <sup>2</sup> target
600,000	1.8m

<sup>1</sup> Figures are cumulative from 2018.

<sup>2</sup> Figures are all cumulative excluding tackling social disadvantage across Britain and championing Britain's diversity.

#### Tackling social disadvantage across Britain

Number of charities we support as a result of our £100m commitment to the Group's independent charitable Foundations

2019 target	2020 <sup>2</sup> target
2,500	2,500

#### Championing Britain's diversity

Percentage of senior roles held by women

2019 target	2020 <sup>2</sup> target
36.7%	40%

Percentage of roles held by Black, Asian and Minority Ethnic colleagues

2019 target	2020 <sup>2</sup> target
9.7%	10%

Percentage of senior roles held by Black, Asian and Minority Ethnic colleagues

2019 target	2020 <sup>2</sup> target
7.2%	8%

#### Helping the transition to a sustainable low carbon economy

Average number of homes that could be powered as a result of our support of UK renewable energy projects

2019 target	2020 <sup>2</sup> target
3.5m <sup>1</sup>	5m

NEW

# HOW WE'RE HELPING BRITAIN

Across the UK the Helping Britain Prosper Plan is making a positive difference for people of all ages, businesses of all type and size, and the communities they share. Behind each headline there are thousands of individual stories about how we're helping. And we're not doing it alone. We're working together with our four charitable Foundations, community groups and other businesses.

## Championing inclusion & diversity

We champion Inclusion & Diversity to reflect the diverse communities we serve. We were the first FTSE100 company to set a public goal on gender diversity and to increase Black, Asian and Minority Ethnic (BAME) representation at senior levels. We are also winners of the overall Outstanding Employer Award at the inaugural Investing in Ethnicity Awards.

## Helping Britain get a home

As the largest lender to the UK housing sector, we are committed to supporting home ownership across the UK and are working to make it an affordable reality for millions of people, lending £12.4 billion to first time buyers in 2018, aiming for a total of £30 billion by 2020.

## Helping the transition to a sustainable low carbon economy

For 2019 we have developed a new Sustainability Strategy and our goal is to be a leader in supporting the UK to successfully transition to a more sustainable, low carbon economy. We have set ourselves seven ambitions anchored to the goals laid out in the UK Government's Clean Growth Strategy, aligned closely to our business priorities. These include reducing our operational waste by 70 per cent by 2020 and 80 per cent by 2025, and reducing our CO<sub>2</sub>e emissions by 60 per cent by 2030, and 80 per cent by 2050.

## Tackling social disadvantage across Britain

As one of the UK's largest corporate donors, we use our scale to reach millions of people and help tackle social disadvantage across the UK. Our total community investment in 2018 was £56 million. Our independent charitable Foundations supported 3,113 charities in 2018.

## Helping people save for the future

We recognise the importance of savings to build financial resilience and help to tackle disadvantage. We're making saving for the future as easy as possible by improving choice, flexibility and control. In 2018 we grew the assets we hold on behalf of investment and retirement customers by £7.4 billion, and will grow this by £50 billion by 2020.

## Building capability and digital skills

In 2018 we provided digital skills training to over 700,000 individuals, SMEs and charities, and our ambition is to increase this number to 1.8 million by 2020. Over 23,000 colleagues have volunteered to become Digital Champions supporting local communities and we have delivered Digital Knowhow workshops to over 3,000 organisations covering fraud and digital marketing.

## Supporting businesses to start up and grow

In 2018, we helped more than 124,000 businesses start up, and increased the amount of net lending to start-up, SME and Mid-Market businesses by £3 billion. By 2020 we will help a total of 300,000 businesses start up and increase our net lending by £6 billion to start-up, SME and Mid-Market businesses.

### 1 THE MENTAL HEALTH AND MONEY ADVICE SERVICE

More than £8 million raised since 2017 has helped our charity partner, Mental Health UK, to open the UK's first dedicated advice service for people with mental health and money problems. Since its launch in November 2017 more than 2,400 cases have been handled, with each client on average about £1,000 better off as a result. By November 2018 a total annual saving of over £1.3 million had been delivered.

### 2 SOCIAL HOUSING

Thanks to the Group's support, Karbon Homes, one of the largest housing associations in the North East of England managing almost 30,000 properties, will be able to offer more affordable housing, fulfilling its ambitious development plans and bringing further innovation into the social housing sector.

### 3 LLOYDS BANK ACADEMY

In November 2018 we launched the Lloyds Bank Academy. Initially piloted in Manchester, the Academy provides basic and workplace skills through online and face to face courses. Developed with our charitable Foundations, academia, industry and Government, the Academy will scale nationally in 2019 and our existing initiatives will be closely aligned to extend our reach and impact.

### 4 CLEAN ENERGY

We launched a £2 billion Clean Growth Finance Initiative (CGFI) in 2018 to help British businesses reduce their environmental impacts. One example is providing £140m of funding to the Hornsea One wind farm in the north sea, the biggest site of its kind in the world. When complete in early 2020 Hornsea One will be capable of powering over one million UK homes with renewable electricity.

### 5 DEVELOPING BRITAIN'S MANUFACTURING TALENT

In 2018, we doubled our financial investment at the Lloyds Bank Advanced Manufacturing Training Centre in Coventry to £10 million over 10 years and committed to train 3,500 apprentices, graduates and engineers by 2024.

### 6 WORKING WITH MACMILLAN

We have been working with Macmillan for some time now, to reduce money worries for people living with cancer, by providing specific services and financial support following a diagnosis. Macmillan has trained a number of our colleagues in specialist teams to support customers to manage their money in ways that suit their personal needs, whilst being able to direct customers to Macmillan for emotional and practical support.



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