LLOYDS
BANKING GROUP

Stirling and Strathallan

As one of the UK's largest retail and commercial banks, we have more than 27 million customers and a financial relationship with more than half of all adults.

Our purpose is to help Britain prosper. Using finance as a force for good, we can drive meaningful change in the lives of your constituents - from helping someone to buy their first home to enabling a small business to make the most of sustainable growth opportunities.

Our factsheet provides some insight and data about our customers in Stirling and Strathallan to support your work.

Lloyds Banking Group has

42,404

personal banking customers in Stirling and Strathallan.

Our data from May 2024 shows that, on average, customers in your constituency:

- received **£2,592** into their account each month, an increase of **10.1%** on the previous year
- had a balance of **£5,854** in their bank account, a decrease of **9.3%** on the previous year
- had a balance of **£11,768** in their savings account, an increase of **5.3%** on the previous year

In May 2024, **4,426** of our customers in your constituency held basic bank accounts to help them access financial services. **1,872** of our customers were receiving Universal Credit – an increase of **17.3%** since May 2023.

Lloyds Banking Group has

3,498

business customers in Stirling and Strathallan.

We are committed to helping businesses grow and reach their ambitions.

117 **small businesses, community organisations and charities** in Stirling and Strathallan signed up to bank with us for the first time in 2023.

During 2022 and 2023, we provided **£15bn** in sustainable finance to help our large business customers transition to net zero. We've committed to a further **£30bn** between 2024 and 2026.

In your constituency in May 2024, the Bank of Scotland Foundation awarded

£172,631

to **Stirling District Citizens Advice Bureau Ltd.**

Our public affairs team is here to provide you and your office with a point of contact for any constituency or Parliamentary issues you wish to raise. We will also keep you up to date about what we're doing to support your constituents.

You can contact your local public affairs manager at:
neil.moore@lloydsbanking.com

Our **Bank of Scotland Academy** offers free online training to help people build their confidence and skills. It is available to individuals, businesses and charities. Scan the QR code to learn more.

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Find out more information about how we're helping Britain prosper on our website: **www.lloydsbankinggroup.com**

Access to decent quality homes is a fundamental part of solving homelessness.

Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. The chronic shortage of social homes is placing increased pressure on other parts of the housing market.

LLOYDS BANKING GROUP | **Crisis**

Working together to end homelessness

**Lloyds Banking Group and Crisis are calling for**

one million

more homes for social rent to be built within the next ten years.

18.4% of households in Stirling and Strathallan lived in social housing, according to 2022 Census data for Scotland. This compared to **22.3%** across Scotland.

Housing tenure in Stirling and Strathallan

- Home owners
- Private renters
- Social renters
- Others

Constituency | Regional
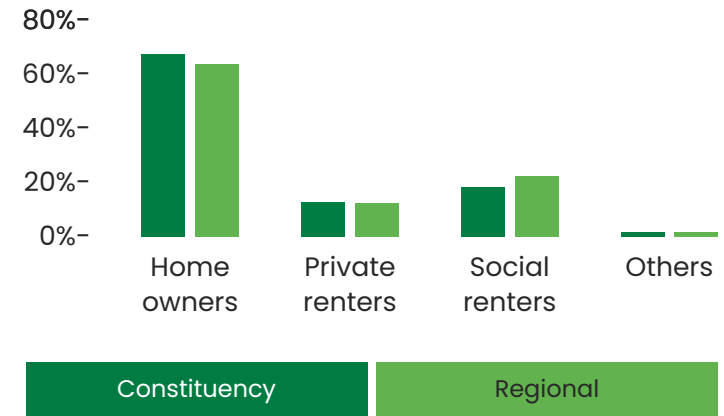
Based on 2022 Census data for Scotland.

In Stirling and Strathallan, in the 12 months to May 2024:

The average price paid for a property was

£268,522, an increase of **2.0%**, compared with the previous year

The average deposit paid was

£84,012

The average price paid by a first time buyer was

£206,000, an increase of **4.4%**, compared with the previous year

The average deposit paid by a first time buyer was

£47,392

We lent an average of

£158,608

to **95** first time buyers to secure their first home

Distribution of known EPC ratings of our mortgage customers' homes in Stirling and Strathallan

EPC	Distribution	Current average rating	Potential average rating
A	0.9%		
B	12.2%		B
C	37.5%		
D	33.8%	D	
E	11.0%		
F	3.9%		
G	0.7%		

4.8

Average carbon emissions per home (tonnes per year)

EPC – Energy Performance Certificate. EPC data is sourced from gov.uk and gov.scot.