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Lloyds Banking Group

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Who wants to buy a Mortgage?

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House Prices




Base Rate




Economy

How tough to offer?

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Capital

Liquidity



Best fixed rates				
	Min Invest	Rate before tax	After 20% tax	After 40% tax
TAXABLE BONDS	£	%	%	%
ONE YEAR				
Barnsley BS*	100	3.05	2.44	1.83
HSBC	2,000	3.00	2.40	1.80
Northern Rock	1	3.00	2.40	1.80
TWO YEARS				
Halifax (1)	500	3.55	2.84	2.13
Sainsbury's Bank	5,000	3.50	2.80	2.10
Tesco Bank	2,000	3.50	2.80	2.10
THREE YEARS				
AA Savings (1)	1	4.10	3.28	2.46
ICICI Bank	1,000	4.00	3.20	2.40
Birmingham Midshires	1	4.00	3.20	2.40

Housing ladder – not all steps are broken

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Property transactions.

England and Wales Property Transactions 2009-2010



Solving for second steppers...

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A helping hand up the ladder for
next-time buyers



First Time Buyers
trapped in home

The Yorkshire's first and largest newspaper
YORKSHIRE POST

PLIGHT OF 'SECOND STEPPERS' STUCK ON HOMES

DAILY EXPRESS

Lloyds to help negative equity borrowers

THE TIMES

Loan for trapped homeowners

FINANCIAL TIMES

Second Steppers clog the housing market

thisismoney.co.uk
FINANCE WEBSITE OF THE YEAR 2019

LLOYDS UNVEILS
NEGATIVE EQUITY
MORTGAGE

theguardian

..and for FTB

Lend a Hand



Local Lend a Hand



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NORTHUMBERLAND
Northumberland County Council



Other options?

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Other options?



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Playing to the audience

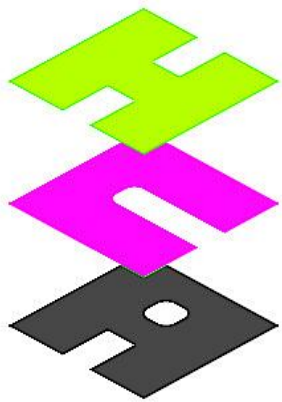


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Way forward

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Homes &
Communities
Agency