

LLOYDS
BANKING
GROUP



PROTECTION REVIEW CONFERENCE

Esther Dijkstra
Director of Strategic Partnerships
Lloyds Banking Group Plc

July 2016

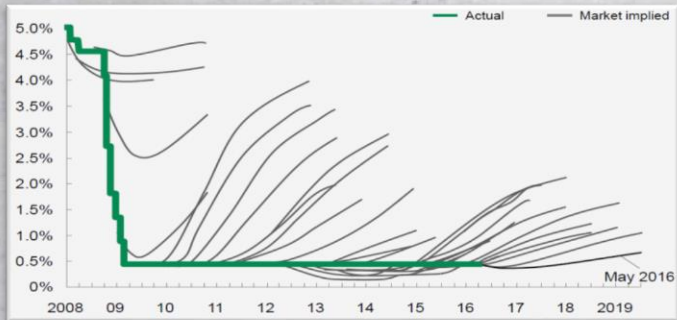
THE BIG PICTURE



VOLATILITY AND UNCERTAINTY



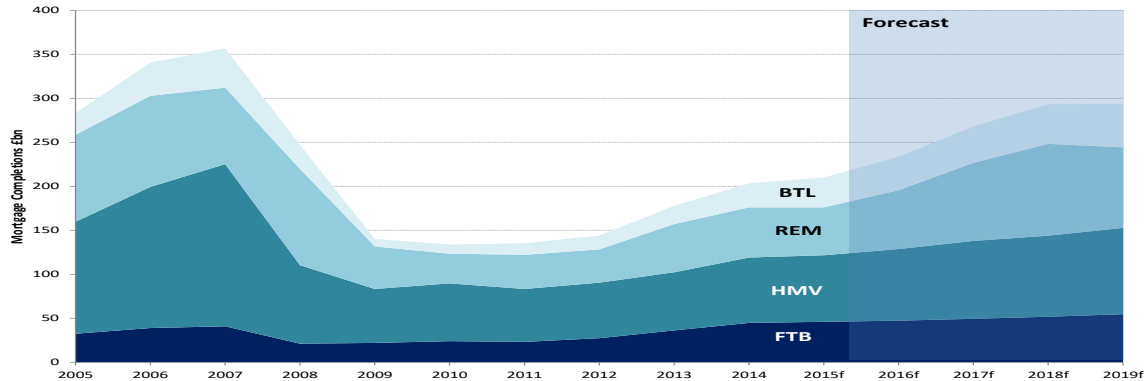
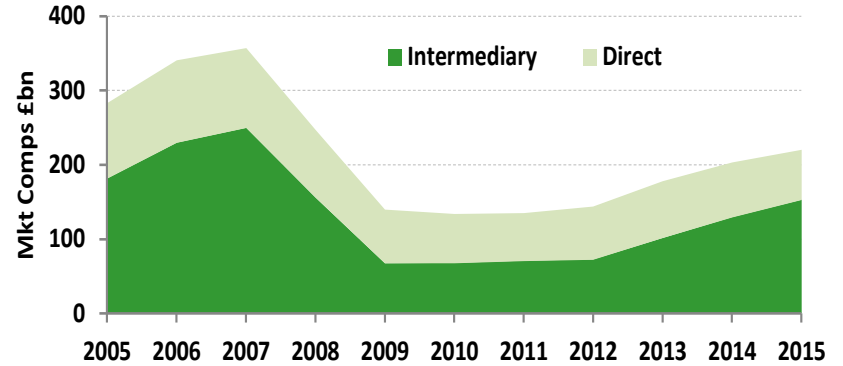
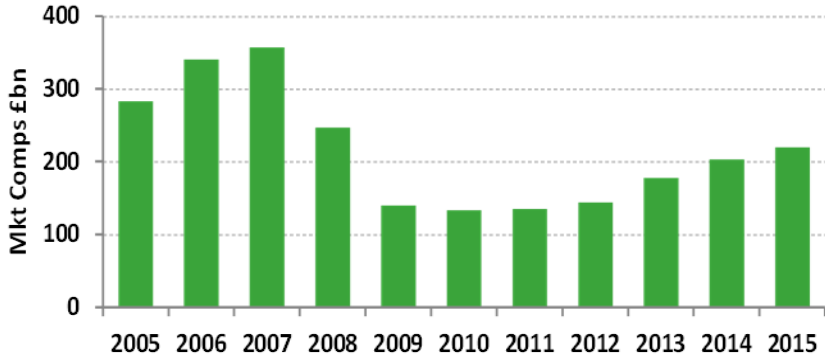
London
STOCK EXCHANGE





UK MORTGAGE MARKET

Steady recovery since the crisis with a key role for Intermediaries





THE MORTGAGE PROTECTION MARKET

Choice of channels

Mortgage Networks



Directly Authorised Firms



Estate Agencies



Comparison Sites



Direct to Insurance Company



Banks