

Non-Financial and Sustainability Information Statement

In line with the non-financial reporting requirements contained in sections 414CA and 414CB of the Companies Act 2006, the table below contains references to non-financial information intended to help our stakeholders understand the impact of our policies and activities.

Reporting requirement	Policies and standards	Information necessary to understand our impact and outcomes
Environmental Matters	<ul style="list-style-type: none"> Bank Credit Policy Underwriting Standards Environmental Policy 	<ul style="list-style-type: none"> Operating Environment, page 14 Stakeholder Engagement, pages 34 to 37 Our Strategy, pages 20 to 25 Our Responsibility, page 38 Sustainability Report, pages 38 to 64 Climate-related Disclosures, pages 40 to 54
Employees	<ul style="list-style-type: none"> Health and Safety Policy Whistleblowing Policy Key Customer Principles Equal Opportunity and Dignity at Work Policy 	<ul style="list-style-type: none"> Business Model, pages 12 and 13 Our Culture, pages 30 and 31 Stakeholder Engagement, pages 34 to 37 Our Strategy, pages 20 to 25 Our Responsibility, page 38 Sustainability Report, pages 38 to 64 Corporate Governance Report, pages 134 and 135
Social Matters	<ul style="list-style-type: none"> Key Customer Principles Bank Credit Policy Underwriting Standards 	<ul style="list-style-type: none"> Stakeholder Engagement, pages 34 to 37 Our Strategy, pages 20 to 25 Our Responsibility, page 38 Sustainability Report, pages 38 to 64
Respect for Human Rights	<ul style="list-style-type: none"> Human Rights and Modern Slavery Act Privacy and Data Protection Policy Cyber Security Policy 	<ul style="list-style-type: none"> Sustainability Report, page 55
Anti-Corruption and Anti-Bribery	<ul style="list-style-type: none"> Anti-Money Laundering Policy Anti-Bribery and Corruption Policy Cyber Security Policy 	<ul style="list-style-type: none"> Sustainability Report, page 55
Description of the Business Model		<ul style="list-style-type: none"> Investment Case, pages 10 and 11 Business Model, pages 12 and 13 Our Culture, pages 30 and 31 Our Strategy, pages 20 to 25
Description of Principal Risks and Impact of Business Activity		<ul style="list-style-type: none"> Principal Risks, pages 90 to 93 Emerging Risks and Uncertainties, pages 94 to 95 Risk Committee Report, pages 164 to 166
Non-Financial Key Performance Indicators		<ul style="list-style-type: none"> Our Strategy, pages 20 to 25 Key Performance Indicators, pages 26 and 27 Sustainability Report, pages 38 to 64
Climate-related Disclosures		<ul style="list-style-type: none"> TCFD – Climate-related disclosures, pages 40 to 54