

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"> Group Credit Risk Policy and Bank Credit Risk Standards Environmental Policy 	<ul style="list-style-type: none"> Operating Environment, page 16 to 18 Stakeholder Engagement, pages 29 to 31 Our Strategy, pages 20 to 25 Our Responsibility, page 33 to 34 Sustainability Report, pages 33 to 54 Climate-related Disclosures, pages 35 to 47
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 14 to 15 Stakeholder Engagement, pages 29 to 31 Our Strategy, pages 20 to 25 Our Responsibility, page 33 to 34 Sustainability Report, pages 33 to 54 Corporate Governance Report, pages 120 to 138
Social Matters	<ul style="list-style-type: none"> Key Customer Principles Group Credit Risk Policy and Bank Credit Risk Standards Volunteering Standards Matched Giving Guidelines Dignity at Work Policy 	<ul style="list-style-type: none"> Stakeholder Engagement, pages 29 to 31 Our Strategy, pages 20 to 25 Our Responsibility, page 33 to 34 Sustainability Report, pages 33 to 54 Corporate Governance Report, pages 120 to 138
Respect for Human Rights	<ul style="list-style-type: none"> Human Rights and Modern Slavery Act Data Protection Policy Cyber Security Policy Information Security Policy Third Party Management Policy 	<ul style="list-style-type: none"> Sustainability Report, page 33 to 54 Risk Report, pages 74 to 116
Anti-Corruption and Anti-Bribery	<ul style="list-style-type: none"> Financial Crime Compliance Policy Anti-Bribery and Corruption Policy Statement External and Internal Fraud Policy Statement Cyber Security Policy 	<ul style="list-style-type: none"> Sustainability Report, page 33 to 54
Stakeholders	<ul style="list-style-type: none"> Environmental Policy Key Customer Principles Third Party Management Policy 	<ul style="list-style-type: none"> Stakeholder Engagement, pages 29 to 31 Sustainability Report, page 33 to 54
Description of the Business Model		<ul style="list-style-type: none"> At A Glance, pages 4 to 5 Investment Case, pages 12 to 13 Business Model, pages 14 to 15 Our Strategy, pages 20 to 25
Description of Principal Risks and Impact of Business Activity	<ul style="list-style-type: none"> Enterprise Risk Management Framework 	<ul style="list-style-type: none"> Principal Risks, pages 82 to 83 Emerging Risks and Uncertainties, page 84 Risk Committee Report, pages 147 to 149
Non-Financial Key Performance Indicators		<ul style="list-style-type: none"> Our Strategy, pages 20 to 25 Key Performance Indicators, pages 26 to 27 Sustainability Report, pages 33 to 54
Climate-related Disclosures	Enterprise Risk Management Policy	<ul style="list-style-type: none"> TCFD – Climate-related disclosures, pages 35 to 47