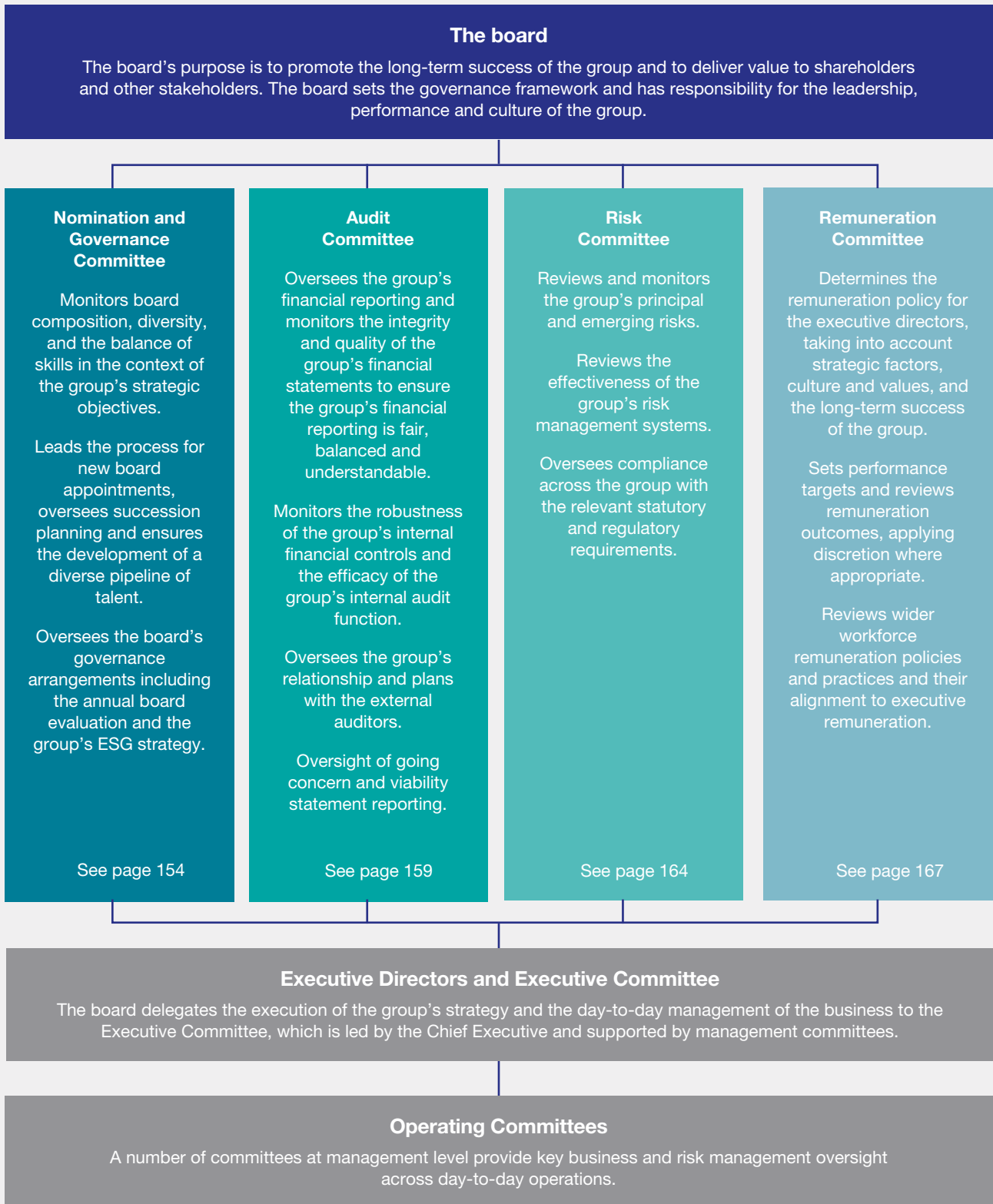


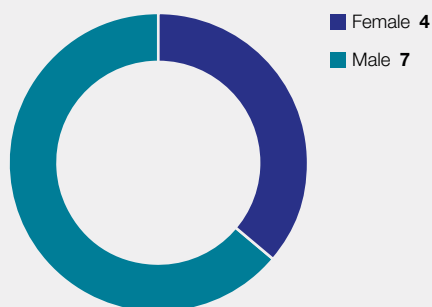
Governance at a Glance

Our Governance Framework

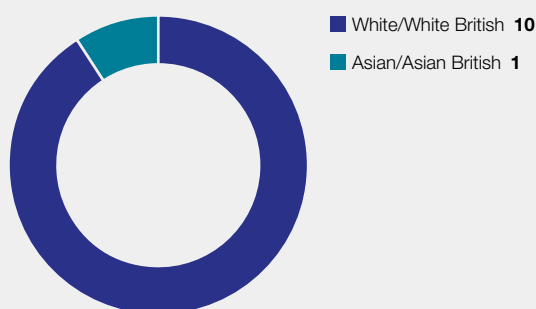


Board Statistics

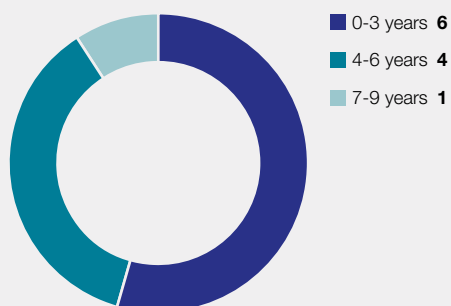
Gender diversity



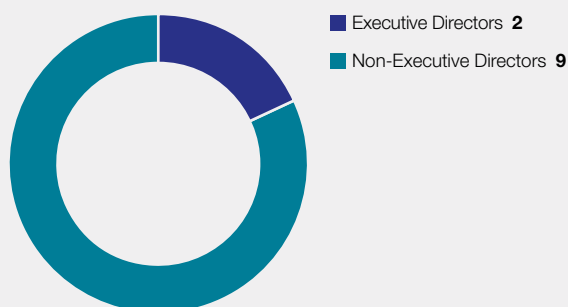
Ethnic diversity



Board tenure



Board composition



Find our diversity tables on page 157

Non-executive directors' skills/experience

Broad financial services	8 out of 9
Finance, audit & accounting	9 out of 9
People & culture	9 out of 9
Risk	9 out of 9
Regulatory framework	9 out of 9
ESG	8 out of 9
Technology, digital and operations	8 out of 9
Strategy	9 out of 9
Leadership	8 out of 9
Listed company governance	9 out of 9



Board Highlights this Year

- Completed a successful bond issuance
- Orderly committee chair succession, with Patricia Halliday and Tracey Graham becoming chairs of the Risk and Remuneration Committees respectively at the conclusion of the 2022 AGM
- Oversaw the successful implementation of Consumer Duty
- Approved enhanced Pillar 3 disclosures
- Completed an internal board evaluation which concluded that the board and its committees continue to operate effectively
- Appointed an additional non-executive director, Kari Hale, in June 2023
- Initiated a review of ESG and climate risk reporting

Board Priorities for the Next Year

- Continuing to explore new growth opportunities
- Focusing on strategic objectives and investing in transformation programmes
- Identifying opportunities to maximise shareholder value
- Focusing on further growing and nurturing the executive talent pipeline, supporting the identification of high performing employees and championing their progression through the organisation
- Further enhancing the group's strategy on managing climate risk and the wider ESG agenda
- Receiving updates, relevant management information and training to support the board in ensuring its continued effectiveness in the evolving technological, macroeconomic and regulatory landscape