

Non-Financial 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"> Our Responsibility, page 34 Sustainability Report, pages 42 to 57 Our stakeholders, page 16
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, page 10 The Foundations of our Business, page 20 Our Culture, pages 22 and 23 Our Responsibility, page 34 Our stakeholders, page 14 Sustainability Report, pages 35 to 39 and 41 Corporate Governance Report, page 99
Social Matters	<ul style="list-style-type: none"> Key Customer Principles Bank Credit Policy Underwriting Standards 	<ul style="list-style-type: none"> Our Responsibility, page 34 Sustainability Report, pages 35 to 57 Our stakeholders, page 16
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 41
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 41
Description of the Business Model		<ul style="list-style-type: none"> Business Model, pages 10 to 13 The Foundations of our Business, page 20 Our Purpose, page 21 Our Culture, pages 22 and 23 Our Strategy, pages 24 to 32
Description of Principal Risks and Impact of Business Activity		<ul style="list-style-type: none"> Principal Risks, pages 78 to 89 Emerging Risks and Uncertainties, pages 90 to 92 Risk Committee Report, pages 117 to 119
Non-Financial Key Performance Indicators		<ul style="list-style-type: none"> Strategy and Key Performance Indicators, pages 32 and 33 Sustainability Report, pages 36 and 53