

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 |
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| Environmental Matters | <ul style="list-style-type: none"> Bank Credit Policy Underwriting Standards Environmental Policy | <ul style="list-style-type: none"> Our Responsibility, page 23 Sustainability Report, pages 31 to 33 Our Stakeholders and Board Engagement, pages 36 to 41 |
| 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 The Foundations of our Business, page 14 Our Culture, page 16 Our Responsibility, page 23 Our Stakeholders and Board Engagement, pages 36 to 41 Sustainability Report, pages 26 to 28 and 34 Corporate Governance Report, page 79 |
| 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 23 Sustainability Report, pages 30 and 31 Our Stakeholders and Board Engagement, pages 36 to 41 |
| 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 34 |
| 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 34 |
| Description of Principal Risks and Impact of Business Activity | | <ul style="list-style-type: none"> Principal Risks, pages 60 to 64 Emerging Risks and Uncertainties, pages 65 to 67 Risk Committee Report, pages 89 and 90 |
| Description of the Business Model | | <ul style="list-style-type: none"> Business Model, pages 12 and 13 The Foundations of our Business, page 14 Our Purpose, page 15 Our Culture, page 16 |
| Non-Financial Key Performance Indicators | | <ul style="list-style-type: none"> Strategy and Key Performance Indicators, pages 20 and 21 Our Responsibility, page 23 Sustainability Report, page 25 |