



Further embedding ESG to build a more responsible bank



Environmental: supporting the green transition

Helping customers go green¹

GBP 1.27 bn

Green Finance since 2019

1st

Top UK lender for renewables, 2020

Going green ourselves

99.3%

Waste recycled or diverted from landfill

Carbon Neutral

in our own operations

Aligning to Paris targets

95%² mortgage lending at negligible or very low flooding risk

2nd TCFD³ disclosure



Social: building a more inclusive society

Talented & diverse team

Top Employer in UK and Europe, Top Employers Institute⁴

31.7% women in leadership positions

Financially empowering people

>500,000

people⁵ since 2019

>120,000

Participants in our 2020 numeracy initiative

Supporting society

26,350 people

helped in 2020

10,250

scholarships granted in 2020



Governance: doing business the right way

A strong culture

Simple, Personal, Fair

Taking ESG criteria into account when determining **remuneration**

Enhanced ESG governance

21 Sustainability Business Partners embedding ESG across the bank

2 in-depth Board trainings in 2020 on sustainability and climate