

## 3.1 Key ESG topics for our stakeholders

### Our approach to identify key ESG topics for our stakeholders

Our approach to our ESG materiality assessment is to conduct a 'full refresh' of our ESG topics every three years through engaging with our key stakeholder groups. During 2023, following a full refresh in 2021, we reviewed our key topics through consideration of peer reviews, internal megatrends analysis, sustainability frameworks, industry ESG developments, and insight sessions with external experts.

The table below includes our key ESG topics which are underpinned by robust risk management, business ethics and corporate governance. Our approach to consider a broad range of ESG topics guides our thinking and decision-making, ensuring we remain focused on the right issues and build long-term value in our business. We'll continue to engage with our stakeholders to re-evaluate our key ESG topics regularly.



















Our progress against each of the key ESG topics identified varies, as reflected in the related disclosures. In addition to the topics listed below, we have identified emerging topics which we will continue to work on, and further develop our ability to measure and deliver against our stakeholder expectations. These include nature and biodiversity, social impacts of lending, and artificial intelligence and ethical use of data.

### Our key ESG topics

Key ESG topic

material to our stakeholders are identified by this icon throughout this report

-  Communities
-  Investors
-  Customers
-  Suppliers
-  Colleagues
-  Regulators

Dimension/lens	Key ESG topics	Relevance for stakeholders	Reference to ESG Disclosures Report pages and other disclosures	Refer to page(s)
Human Capital	Diversity, equity and inclusion	  	Diversity, equity and inclusion	42 to 43
	Colleague learning, wellbeing and fair reward		Championing our colleagues' potential	38 to 40
			Performance management, fair reward and engagement	41
			Supporting colleague wellbeing	44
Social Capital	Good customer outcomes	  	Fair products and responsible marketing	25 to 26
			Customers in vulnerable situations	27
			Keeping our customers and their information safe <sup>(1)</sup>	33 to 34
			Financial crime	54
	Financial Inclusion through enterprise and financial capability	 	Building financial capability and wellbeing	13 to 16
			Supporting financial inclusion	17
			Supporting enterprise	18 to 20
	Human rights and modern slavery	  	Human rights	57
Business Model and Innovation	Delivering products and services powered by innovation, digitalisation and accessibility	  	An accessible bank by design	28 to 29
			Innovation and digitalisation	30 to 32
	Creating a responsible supply chain		Engaging our suppliers	45
	Climate action and resilience	 	Read our Climate-related Disclosures Report	Full report

(1) Keeping our customers and their information safe encompasses sub-topics of Data protection; and Safeguarding customer privacy.