

# Value created for stakeholders and society during the year

## Strategic priorities



Supporting customers at every stage of their lives



Simple to deal with



Powered by innovation and partnerships



Sharpened capital allocation

## Over £80 million

of Coutts' clients' capital mobilised in equity growth funding for SMEs in the UK Enterprise Fund



## We hired 1,135

interns, graduates and apprentices in 2022, including **171 apprentices** recruited through our social mobility programmes



## 79%

of our lending exposure, as at 31 December 2019, covered by 2030 sector emissions intensity reduction targets validated as science-based by Science Based Targets initiative



## 167

colleagues reskilled as part of a formal programme



## 46%

reduction in emissions in our direct own operations<sup>(1)</sup> (2021: 44%)



## MoneySense has helped 11.5 million

young people learn about money since it was launched in 1994



## 10.1 million<sup>(\*)</sup>

active digital customers

## 8.9 million<sup>(\*)</sup>

actively use our mobile app

## 3.8 million<sup>(\*)</sup>

use our online banking platform



## Our View colleague survey

colleague sentiment on inclusivity remained strong in 2022, maintaining a **score of 93% – 9% above the Global Financial Services Norm** and **8% above the Global High Performance Norm**



## Over 76,000

hours volunteered by our colleagues to help local communities

## £3.8 million

raised for good causes by colleague giving and fundraising



## Payment of

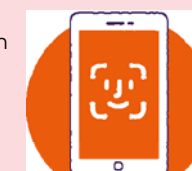
## £2.17 billion

in tax was made to the UK Government in 2022 which supported central government and local authority spending<sup>(2)</sup>



## 63%<sup>(\*)</sup>

of our active current accounts are customers exclusively banking with us using digital channels through mobile or online



## £32.6 billion<sup>(\*)</sup>

cumulative contribution towards £100 billion climate and sustainable funding and financing target<sup>(3)</sup> (2021: £8.1bn (1 July-31 Dec))



## £2.9 billion<sup>(\*)</sup>

Retail Banking Green Mortgage completions since launch<sup>(4)</sup> (2021: £0.7 billion)



## 5.1 million<sup>(\*)</sup>

financial capability interactions delivered by 31 December 2022 against the 2023 target<sup>(5)</sup>

Cumulative 2020 - 2022: 14.07m



## We developed the initial iteration of our

## Climate transition plan

which outlines the steps we aim to take to at least halve the climate impact of our financing activity by 2030 and achieve our net zero climate ambition by 2050



## We supported

## over 16,000

young people this year through our CareerSense Programme (over 24,000 since launch in June 2021)



## Over 72,000

trees planted by our UK colleagues in partnership with The Conservation Volunteers



(\*) Within the scope of EY assurance. Refer to page 70.

(1) Against a 2019 baseline. Direct own operations is defined as Scope 1, Scope 2 and Scope 3 (paper, water, waste, business travel, commuting and work from home) emissions. It excludes upstream and downstream emissions from our value chain.

(2) Comprises £1,172 million corporate tax, £543 million irrecoverable VAT, £98 million bank levies, £276 million employer payroll taxes and £82 million other taxes.

(3) Between 1 July 2021 and the end of 2025.

(4) Retail Banking Green Mortgage products only. Green mortgages are available to all intermediaries for all residential and Buy to Let properties with an energy performance rating of A or B and specific new build developer properties. Available for purchase, porting and re-mortgage applications.

(5) Includes additional initiatives approved during 2021 and 2022 which met the criteria for inclusion in the financial capability target.