

Our Purpose areas of focus building long-term value.

Our Purpose is to champion potential, helping people, families and businesses to thrive. By breaking down barriers, smashing glass ceilings, pushing for equality and fighting for the planet, we are going to pave the way for a better future. We currently have three areas of focus: to remove barriers to enterprise, build financial confidence and help to tackle climate change.

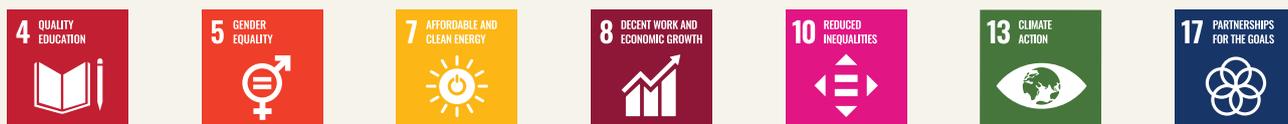
Our Ambition

Enterprise	Learning	Climate
The biggest supporter of start-ups in the UK and Ireland	Leading learning organisation; enhancing the financial capability of the UK and Ireland and the skills of colleagues	Leading bank in the UK and Ireland helping to address the climate challenge

Our Targets

50,000	incremental new businesses created by 2023 through inspiring and supporting >500,000 people.	2.5m	people reached through financial capability interactions each year.	-50%	At least halve the climate impact of our financing activity by 2030.
60%	of those inspired and supported will be female.	2m	additional customers helped to start saving by 2023.	50%	of our UK and Ireland customers' homes at or above EPC or equivalent rating C by 2030. ⁽¹⁾
75%	of those inspired and supported will be based outside London and the South East.	100%	front-line colleagues professionally accredited within first 18 months in role.	£20bn	additional funding and financing for climate and sustainable finance by 2021.
20%	of those inspired and supported will be Black, Asian and Minority Ethnic.	UK	Social Mobility Apprenticeship Programme extended across the UK.	+	Climate Positive own operations by 2025.
10%	of those inspired and supported will be social-purpose led.			>15%	Stop lending and underwriting to companies with >15% of activities related to coal ^(2,3) and to all major oil and gas producers, unless they have a credible transition plan. ⁽²⁾

Our areas of focus contribute to UN Sustainable Development Goals (SDGs):



As signatories of the UN Principles for Responsible Banking we are committed to an ongoing process to align our strategy with the 2015 Paris Agreement and the SDGs. Our three areas of focus are mapped to seven prioritised SDGs. The business performance sections on pages 33 to 45 highlight progress on our areas of focus and include the SDG icons they seek to positively impact. Our case studies target wider SDG references as we seek to raise awareness of, and further embed, SDGs into our strategy.

Notes:

- (1) Percentage of aggregate UK and RoI mortgage exposure.
- (2) Full phase-out from coal by 2030.
- (3) In line with the 2015 Paris Agreement by the end of 2021.