2022 Environmental, Social and Governance Report

Published by the Vantrell Financial Group

A sample document prepared for the IncarnaMind repository

About this report

This is a sample document prepared for software testing. It is published in the voice of a fictional bank, the Vantrell Financial Group, and its figures are illustrative.
It has the shape of a bank's annual environmental, social and governance report, so that the application's tests and evaluations have a long report with targets, tables and disclosure sections to read.
The report describes the firm's environmental commitments, its social programmes and its governance arrangements, and it gives the data behind each of them.

Table 1: What this report covers.

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Data and methodology

Message from our Chairman and Chief Executive

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

We report on our environmental, social and governance performance each year, using the frameworks our stakeholders ask for and publishing the data behind every figure in this report.

Our approach to climate change starts with our own operations, continues through the financing we provide, and ends with the partnerships we support in the communities where we work.

Our firm at a glance

We have set targets for our own emissions, for the emissions we finance, and for the capital we direct toward sustainable development, and we report progress against each of them.

Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.

Our firm at a glance

The firm serves clients across the world, through four lines of business: consumer and community banking, corporate and investment banking, commercial banking, and asset and wealth management.
Vantrell employs 48,210 people in 41 countries,
and we serve clients in nearly every sector of the economy, from small businesses to governments and institutional investors.
Our scale gives us the opportunity to make a di erence on the issues this report covers, and it gives our stakeholders a reason to hold us to a high standard.

Table 2: The firm by the numbers.

Measure	2021	2022
Employees	46,895	48,210
Countries	39	41
Clients	12 M	13 M
Community branches	980	1,010

Our sustainable development target

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

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Our approach to climate change starts with our own operations, continues through the financing we provide, and ends with the partnerships we support in the communities where we work.

Environment: our own operations

We have set targets for our own emissions, for the emissions we finance, and for the capital we direct toward sustainable development, and we report progress against each of them.

Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.

Our sustainable development target

In 2021 we set a target to finance and facilitate $1.4 trillion over the following eight years for activities that support sustainable development, and we report progress against it every year.
We set our Sustainable Development Target (the “Target”) with the goal to fnance and facilitate more than $1.4 trillion over eight years—from 2022 through the end of 2029—
and we measure it through the financing we provide for green activities, for development finance and for community development.
The target is a commitment about the scale of our financing, not a claim about the impact of each transaction. We report the categories we count, and the methodology note explains how each is calculated.

Our progress in 2022

In 2022, our Firm fnanced and facilitated approximately $118 billion toward the Target; $41 billion toward green, $52 billion toward development fnance and $25 billion toward community development.

The reporting categories are summarised in the table on this page, and each is described in more detail in the environment and social sections.

We also publish the methodology behind each category, so that a reader can see what is counted and compare our progress with that of other firms.

Table 3: Our 2022 progress against the target, by category.

Category	2022	Cumulative
$1.4T Sustainable Development Target	$118 B	$171 B
Green	$41 B	$58 B
Development finance	$52 B	$76 B
$25B Community Development	$25 B	$37 B

Environment: financing the transition

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We report on our environmental, social and governance performance each year, using the frameworks our stakeholders ask for and publishing the data behind every figure in this report.

Our approach to climate change starts with our own operations, continues through the financing we provide, and ends with the partnerships we support in the communities where we work.

Environment: climate risk

We have set targets for our own emissions, for the emissions we finance, and for the capital we direct toward sustainable development, and we report progress against each of them.
Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.
We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.

Environment: nature and biodiversity

Good governance is the foundation of everything else we report. Our board sets the tone, our committees oversee the risks, and our controls make sure that what we say is what we do. The data in this report is prepared under the same controls as our financial reporting, and it is reviewed by the committees named in the governance section.

We have expanded the scope of our reporting this year to include the financed emissions of more of our portfolio, and we explain where the data is estimated and where it is measured.

Social: our people

Our clients are making the transition to a lower-carbon economy at di□erent speeds, and our role is to finance that transition in a way that is orderly and fair.

We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.

Our engagement with clients on climate is a dialogue, not a condition. We explain why we ask for a transition plan, and we support clients who are at an earlier stage of the journey.

Social: diversity and inclusion

We have increased our disclosure of the methodology behind our sustainable finance target, so that a reader can see what counts and what does not.
Our community development work is measured through the number of a□ordable homes financed, the small businesses supported and the jobs created or retained.
We publish the results of our employee survey each year, and we act on what it tells us, including the parts that are uncomfortable.

Social: our clients

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report.
We believe that a firm's licence to operate depends on how it treats its customers, and we measure customer outcomes as well as customer satisfaction.
Our risk management framework covers environmental and social risk as it does credit risk: we identify it, we measure it, and we report on it.

Social: our communities

We have a long-standing commitment to the communities where our employees live and work, and we give our employees time to volunteer during the working year.
Our suppliers are held to the same standards we hold ourselves to, and our supplier code of conduct sets out what we expect on labour, environment and ethics.
We report our progress against the targets we set in previous years, including the targets we did not meet, and we explain what we have changed as a result.

Social: human rights

Our environmental targets cover the energy we use, the emissions we produce and the waste we generate, and we report each of them against a baseline year.
The firm's governance structure is described in this section, including the role of the board, its committees and the management forums that report to them.
We have engaged with shareholders, clients and community organisations on the content of this report, and we have changed what we report where they told us it was not clear enough.

Governance: the board

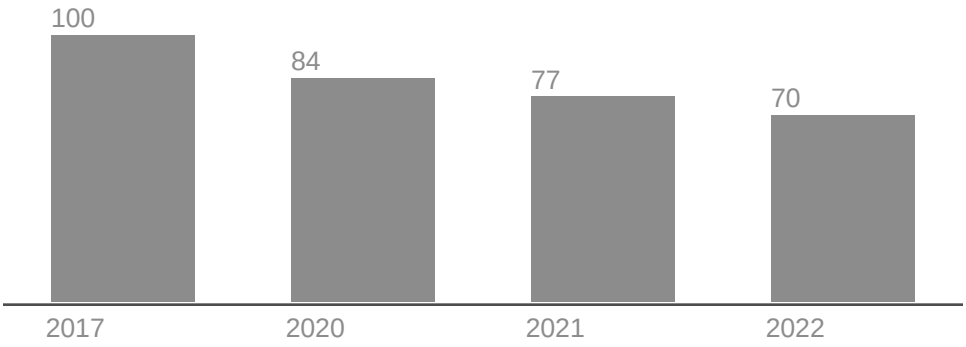
Our sustainable development target covers the financing we provide for green activities, for community development and for the transition of high-emitting sectors.
We publish a methodology note alongside this report that describes how each metric is calculated, what is included and what is left out.
The firm's climate risk assessment is described in the risk section, and it covers both the physical risks of a changing climate and the transition risks of a changing economy.

Governance: risk and controls

We have set a target for the energy we buy from renewable sources, and we report the share of our electricity that comes from renewable generation.
Our people policies are reviewed each year, and they cover pay, benefits, flexible working and the support we give when a colleague is unwell.
We report the number of employees who took part in our volunteering programmes, and the number of hours they gave to the communities where we work.

Environment: our own operations

We manage the environmental impact of our own operations through targets for energy, emissions, water and waste, and we report each of them against a baseline year.
Our target for our own operations is cutting Scope 1 and 2 emissions by 45% by 2032 against a 2017 baseline, and we report progress against it in the data section of this report.
We buy renewable electricity for a growing share of our buildings, and we invest in e□ciency measures where the payback is clear.



Scope 1 and 2 emissions of our own operations, as a share of the 2017 baseline.

Environment: sustainable finance

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

We report on our environmental, social and governance performance each year, using the frameworks our stakeholders ask for and publishing the data behind every figure in this report.

Our approach to climate change starts with our own operations, continues through the financing we provide, and ends with the partnerships we support in the communities where we work.

Environment: sector pathways

We have set targets for our own emissions, for the emissions we finance, and for the capital we direct toward sustainable development, and we report progress against each of them.

Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.

Environment: client engagement

Good governance is the foundation of everything else we report. Our board sets the tone, our committees oversee the risks, and our controls make sure that what we say is what we do.
The data in this report is prepared under the same controls as our financial reporting, and it is reviewed by the committees named in the governance section.
We have expanded the scope of our reporting this year to include the financed emissions of more of our portfolio, and we explain where the data is estimated and where it is measured.

Environment: operational footprint

Our clients are making the transition to a lower-carbon economy at di□erent speeds, and our role is to finance that transition in a way that is orderly and fair.

We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.

Our engagement with clients on climate is a dialogue, not a condition. We explain why we ask for a transition plan, and we support clients who are at an earlier stage of the journey.

Environment: renewable electricity

We have increased our disclosure of the methodology behind our sustainable finance target, so that a reader can see what counts and what does not.
Our community development work is measured through the number of a□ordable homes financed, the small businesses supported and the jobs created or retained.
We publish the results of our employee survey each year, and we act on what it tells us, including the parts that are uncomfortable.

Environment: waste and water

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report.
We believe that a firm's licence to operate depends on how it treats its customers, and we measure customer outcomes as well as customer satisfaction.
Our risk management framework covers environmental and social risk as it does credit risk: we identify it, we measure it, and we report on it.

Social: employee engagement

We have a long-standing commitment to the communities where our employees live and work, and we give our employees time to volunteer during the working year.
Our suppliers are held to the same standards we hold ourselves to, and our supplier code of conduct sets out what we expect on labour, environment and ethics.
We report our progress against the targets we set in previous years, including the targets we did not meet, and we explain what we have changed as a result.

Social: learning and development

Our environmental targets cover the energy we use, the emissions we produce and the waste we generate, and we report each of them against a baseline year.
The firm's governance structure is described in this section, including the role of the board, its committees and the management forums that report to them.
We have engaged with shareholders, clients and community organisations on the content of this report, and we have changed what we report where they told us it was not clear enough.

Social: pay and benefits

Our sustainable development target covers the financing we provide for green activities, for community development and for the transition of high-emitting sectors.
We publish a methodology note alongside this report that describes how each metric is calculated, what is included and what is left out.
The firm's climate risk assessment is described in the risk section, and it covers both the physical risks of a changing climate and the transition risks of a changing economy.

Social: health and wellbeing

We have set a target for the energy we buy from renewable sources, and we report the share of our electricity that comes from renewable generation.
Our people policies are reviewed each year, and they cover pay, benefits, flexible working and the support we give when a colleague is unwell.
We report the number of employees who took part in our volunteering programmes, and the number of hours they gave to the communities where we work.

Social: flexible working

The governance of our environmental and social commitments sits with a committee of the board, and the committee meets four times a year.
Our clients' transition plans are reviewed by our relationship teams and by our sustainability specialists, and the results inform our decisions on new financing.
We have published the questions we ask our clients about their transition plans, so that the process is transparent and can be compared across banks.

Social: community development

Our report is prepared with reference to the widely used reporting frameworks, and we publish an index that shows where each disclosure can be found.
We have set out the assumptions behind our financed emissions estimates, and we note where the data is incomplete and how we plan to improve it.
Our approach to human rights is set out in our human rights statement, and it applies to our own operations and to the clients we finance.

Social: a□ordable housing

We support financial inclusion through products designed for people who have not had access to mainstream banking, and we report the number of customers we reach.
The firm's philanthropic giving is concentrated in areas where our resources can make a di□erence, and we report the amount and the results of each programme.
We have set a target for the representation of women in senior roles, and we report progress against it every year.

Social: small business support

Our employees are encouraged to report concerns through our speak-up channels, and we report the number of concerns raised and how they were resolved.
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We report on our environmental, social and governance performance each year, using the frameworks our stakeholders ask for and publishing the data behind every figure in this report.

Social: philanthropy

Our approach to climate change starts with our own operations, continues through the financing we provide, and ends with the partnerships we support in the communities where we work.
We have set targets for our own emissions, for the emissions we finance, and for the capital we direct toward sustainable development, and we report progress against each of them.
Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.

Social: volunteering

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.

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Governance: board composition

We have expanded the scope of our reporting this year to include the financed emissions of more of our portfolio, and we explain where the data is estimated and where it is measured.
Our clients are making the transition to a lower-carbon economy at di□erent speeds, and our role is to finance that transition in a way that is orderly and fair.
We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.

Governance: committee structure

Our engagement with clients on climate is a dialogue, not a condition. We explain why we ask for a transition plan, and we support clients who are at an earlier stage of the journey.

We have increased our disclosure of the methodology behind our sustainable finance target, so that a reader can see what counts and what does not.

Our community development work is measured through the number of a□ordable homes financed, the small businesses supported and the jobs created or retained.

Governance: executive pay

We publish the results of our employee survey each year, and we act on what it tells us, including the parts that are uncomfortable.

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report.

We believe that a firm's licence to operate depends on how it treats its customers, and we measure customer outcomes as well as customer satisfaction.

Governance: shareholder engagement

Our risk management framework covers environmental and social risk as it does credit risk: we identify it, we measure it, and we report on it.
We have a long-standing commitment to the communities where our employees live and work, and we give our employees time to volunteer during the working year.
Our suppliers are held to the same standards we hold ourselves to, and our supplier code of conduct sets out what we expect on labour, environment and ethics.

Data: environmental metrics (1)

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 4: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	51	55
Metric B2	Scope 3	58	62
Metric C3	Scope 3	65	69
Metric D4	Scope 3	72	76
Metric E5	Scope 3	79	83
Metric A6	Scope 3	86	90
Metric B7	Scope 3	23	27
Metric C8	Scope 3	30	34
Metric D9	Scope 3	37	41

Data: social metrics (1)

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 5: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	62	66
Metric B2	Scope 3	69	73
Metric C3	Scope 3	76	80
Metric D4	Scope 3	83	87
Metric E5	Scope 3	20	24
Metric A6	Scope 3	27	31
Metric B7	Scope 3	34	38
Metric C8	Scope 3	41	45
Metric D9	Scope 3	48	52

Data: governance metrics (1)

We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 6: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	73	77
Metric B2	Scope 3	80	84
Metric C3	Scope 3	87	91
Metric D4	Scope 3	24	28
Metric E5	Scope 3	31	35
Metric A6	Scope 3	38	42
Metric B7	Scope 3	45	49
Metric C8	Scope 3	52	56
Metric D9	Scope 3	59	63

Data: methodology metrics (1)

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report. The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 7: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	84	88
Metric B2	Scope 3	21	25
Metric C3	Scope 3	28	32
Metric D4	Scope 3	35	39
Metric E5	Scope 3	42	46
Metric A6	Scope 3	49	53
Metric B7	Scope 3	56	60
Metric C8	Scope 3	63	67
Metric D9	Scope 3	70	74

Data: environmental metrics (2)

We report our progress against the targets we set in previous years, including the targets we did not meet, and we explain what we have changed as a result.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 8: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	25	29
Metric B2	Scope 3	32	36
Metric C3	Scope 3	39	43
Metric D4	Scope 3	46	50
Metric E5	Scope 3	53	57
Metric A6	Scope 3	60	64
Metric B7	Scope 3	67	71
Metric C8	Scope 3	74	78
Metric D9	Scope 3	81	85

Data: social metrics (2)

We publish a methodology note alongside this report that describes how each metric is calculated, what is included and what is left out.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 9: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	36	40
Metric B2	Scope 3	43	47
Metric C3	Scope 3	50	54
Metric D4	Scope 3	57	61
Metric E5	Scope 3	64	68
Metric A6	Scope 3	71	75
Metric B7	Scope 3	78	82
Metric C8	Scope 3	85	89
Metric D9	Scope 3	22	26

Data: governance metrics (2)

The governance of our environmental and social commitments sits with a committee of the board, and the committee meets four times a year.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 10: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	47	51
Metric B2	Scope 3	54	58
Metric C3	Scope 3	61	65
Metric D4	Scope 3	68	72
Metric E5	Scope 3	75	79
Metric A6	Scope 3	82	86
Metric B7	Scope 3	89	93
Metric C8	Scope 3	26	30
Metric D9	Scope 3	33	37

Data: methodology metrics (2)

Our approach to human rights is set out in our human rights statement, and it applies to our own operations and to the clients we finance.

The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 11: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	58	62
Metric B2	Scope 3	65	69
Metric C3	Scope 3	72	76
Metric D4	Scope 3	79	83
Metric E5	Scope 3	86	90
Metric A6	Scope 3	23	27
Metric B7	Scope 3	30	34
Metric C8	Scope 3	37	41
Metric D9	Scope 3	44	48

Data: environmental metrics (3)

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 12: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	69	73
Metric B2	Scope 3	76	80
Metric C3	Scope 3	83	87
Metric D4	Scope 3	20	24
Metric E5	Scope 3	27	31
Metric A6	Scope 3	34	38
Metric B7	Scope 3	41	45
Metric C8	Scope 3	48	52
Metric D9	Scope 3	55	59

Data: social metrics (3)

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 13: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	80	84
Metric B2	Scope 3	87	91
Metric C3	Scope 3	24	28
Metric D4	Scope 3	31	35
Metric E5	Scope 3	38	42
Metric A6	Scope 3	45	49
Metric B7	Scope 3	52	56
Metric C8	Scope 3	59	63
Metric D9	Scope 3	66	70

Data: governance metrics (3)

We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 14: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	21	25
Metric B2	Scope 3	28	32
Metric C3	Scope 3	35	39
Metric D4	Scope 3	42	46
Metric E5	Scope 3	49	53
Metric A6	Scope 3	56	60
Metric B7	Scope 3	63	67
Metric C8	Scope 3	70	74
Metric D9	Scope 3	77	81

Data: methodology metrics (3)

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report. The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 15: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	32	36
Metric B2	Scope 3	39	43
Metric C3	Scope 3	46	50
Metric D4	Scope 3	53	57
Metric E5	Scope 3	60	64
Metric A6	Scope 3	67	71
Metric B7	Scope 3	74	78
Metric C8	Scope 3	81	85
Metric D9	Scope 3	88	92

Data: environmental metrics (4)

We report our progress against the targets we set in previous years, including the targets we did not meet, and we explain what we have changed as a result.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 16: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	43	47
Metric B2	Scope 3	50	54
Metric C3	Scope 3	57	61
Metric D4	Scope 3	64	68
Metric E5	Scope 3	71	75
Metric A6	Scope 3	78	82
Metric B7	Scope 3	85	89
Metric C8	Scope 3	22	26
Metric D9	Scope 3	29	33

Data: social metrics (4)

We publish a methodology note alongside this report that describes how each metric is calculated, what is included and what is left out.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 17: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	54	58
Metric B2	Scope 3	61	65
Metric C3	Scope 3	68	72
Metric D4	Scope 3	75	79
Metric E5	Scope 3	82	86
Metric A6	Scope 3	89	93
Metric B7	Scope 3	26	30
Metric C8	Scope 3	33	37
Metric D9	Scope 3	40	44

Data: governance metrics (4)

The governance of our environmental and social commitments sits with a committee of the board, and the committee meets four times a year.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 18: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	65	69
Metric B2	Scope 3	72	76
Metric C3	Scope 3	79	83
Metric D4	Scope 3	86	90
Metric E5	Scope 3	23	27
Metric A6	Scope 3	30	34
Metric B7	Scope 3	37	41
Metric C8	Scope 3	44	48
Metric D9	Scope 3	51	55

Data: methodology metrics (4)

Our approach to human rights is set out in our human rights statement, and it applies to our own operations and to the clients we finance.

The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 19: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	76	80
Metric B2	Scope 3	83	87
Metric C3	Scope 3	20	24
Metric D4	Scope 3	27	31
Metric E5	Scope 3	34	38
Metric A6	Scope 3	41	45
Metric B7	Scope 3	48	52
Metric C8	Scope 3	55	59
Metric D9	Scope 3	62	66

Data: environmental metrics (5)

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 20: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	87	91
Metric B2	Scope 3	24	28
Metric C3	Scope 3	31	35
Metric D4	Scope 3	38	42
Metric E5	Scope 3	45	49
Metric A6	Scope 3	52	56
Metric B7	Scope 3	59	63
Metric C8	Scope 3	66	70
Metric D9	Scope 3	73	77

Data: social metrics (5)

We support the communities where we operate through philanthropy, through community development lending and through the volunteer work of our employees.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 21: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	28	32
Metric B2	Scope 3	35	39
Metric C3	Scope 3	42	46
Metric D4	Scope 3	49	53
Metric E5	Scope 3	56	60
Metric A6	Scope 3	63	67
Metric B7	Scope 3	70	74
Metric C8	Scope 3	77	81
Metric D9	Scope 3	84	88

Data: governance metrics (5)

We have published a set of sector pathways that describe what a credible transition looks like in the industries we finance most, and we use them in our engagement with clients.
The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 22: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	39	43
Metric B2	Scope 3	46	50
Metric C3	Scope 3	53	57
Metric D4	Scope 3	60	64
Metric E5	Scope 3	67	71
Metric A6	Scope 3	74	78
Metric B7	Scope 3	81	85
Metric C8	Scope 3	88	92
Metric D9	Scope 3	25	29

Data: methodology metrics (5)

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report. The table gives the data behind this section, with the units and the boundary of each metric, and the methodology note explains how the figures are calculated.

Table 23: The metrics for this section.

Metric	Boundary	2021	2022
Metric A1	Scope 3	50	54
Metric B2	Scope 3	57	61
Metric C3	Scope 3	64	68
Metric D4	Scope 3	71	75
Metric E5	Scope 3	78	82
Metric A6	Scope 3	85	89
Metric B7	Scope 3	22	26
Metric C8	Scope 3	29	33
Metric D9	Scope 3	36	40

Appendix 1: Methodology note

The firm exists to serve its clients, its employees and the communities around it, and this report measures each year how well it does that.

This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 24: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 1.1	Assumption	42	44
Note 1.2	Assumption	65	67
Note 1.3	Assumption	88	90
Note 1.4	Assumption	31	33
Note 1.5	Assumption	54	56
Note 1.6	Assumption	77	79
Note 1.7	Assumption	20	22
Note 1.8	Assumption	43	45

Appendix 2: Methodology note

Our engagement with clients on climate is a dialogue, not a condition. We explain why we ask for a transition plan, and we support clients who are at an earlier stage of the journey.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 25: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 2.1	Assumption	49	51
Note 2.2	Assumption	72	74
Note 2.3	Assumption	15	17
Note 2.4	Assumption	38	40
Note 2.5	Assumption	61	63
Note 2.6	Assumption	84	86
Note 2.7	Assumption	27	29
Note 2.8	Assumption	50	52

Appendix 3: Methodology note

The firm's governance structure is described in this section, including the role of the board, its committees and the management forums that report to them.

This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 26: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 3.1	Assumption	56	58
Note 3.2	Assumption	79	81
Note 3.3	Assumption	22	24
Note 3.4	Assumption	45	47
Note 3.5	Assumption	68	70
Note 3.6	Assumption	91	93
Note 3.7	Assumption	34	36
Note 3.8	Assumption	57	59

Appendix 4: Methodology note

Our report is prepared with reference to the widely used reporting frameworks, and we publish an index that shows where each disclosure can be found.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 27: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 4.1	Assumption	63	65
Note 4.2	Assumption	86	88
Note 4.3	Assumption	29	31
Note 4.4	Assumption	52	54
Note 4.5	Assumption	75	77
Note 4.6	Assumption	18	20
Note 4.7	Assumption	41	43
Note 4.8	Assumption	64	66

Appendix 5: Methodology note

Our people are the firm's greatest asset. We invest in their development, we measure their engagement, and we hold ourselves to a standard of inclusion that our clients and communities can see.

This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 28: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 5.1	Assumption	70	72
Note 5.2	Assumption	93	95
Note 5.3	Assumption	36	38
Note 5.4	Assumption	59	61
Note 5.5	Assumption	82	84
Note 5.6	Assumption	25	27
Note 5.7	Assumption	48	50
Note 5.8	Assumption	71	73

Appendix 6: Methodology note

Our diversity, equity and inclusion e□orts are led by our business leaders, supported by our employee networks, and measured by the representation and progression data in this report. This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 29: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 6.1	Assumption	77	79
Note 6.2	Assumption	20	22
Note 6.3	Assumption	43	45
Note 6.4	Assumption	66	68
Note 6.5	Assumption	89	91
Note 6.6	Assumption	32	34
Note 6.7	Assumption	55	57
Note 6.8	Assumption	78	80

Appendix 7: Methodology note

The firm's climate risk assessment is described in the risk section, and it covers both the physical risks of a changing climate and the transition risks of a changing economy.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 30: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 7.1	Assumption	84	86
Note 7.2	Assumption	27	29
Note 7.3	Assumption	50	52
Note 7.4	Assumption	73	75
Note 7.5	Assumption	16	18
Note 7.6	Assumption	39	41
Note 7.7	Assumption	62	64
Note 7.8	Assumption	85	87

Appendix 8: Methodology note

The firm's philanthropic giving is concentrated in areas where our resources can make a di□erence, and we report the amount and the results of each programme.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 31: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 8.1	Assumption	91	93
Note 8.2	Assumption	34	36
Note 8.3	Assumption	57	59
Note 8.4	Assumption	80	82
Note 8.5	Assumption	23	25
Note 8.6	Assumption	46	48
Note 8.7	Assumption	69	71
Note 8.8	Assumption	92	94

Appendix 9: Methodology note

We have expanded the scope of our reporting this year to include the financed emissions of more of our portfolio, and we explain where the data is estimated and where it is measured. This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 32: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 9.1	Assumption	18	20
Note 9.2	Assumption	41	43
Note 9.3	Assumption	64	66
Note 9.4	Assumption	87	89
Note 9.5	Assumption	30	32
Note 9.6	Assumption	53	55
Note 9.7	Assumption	76	78
Note 9.8	Assumption	19	21

Appendix 10: Methodology note

Our suppliers are held to the same standards we hold ourselves to, and our supplier code of conduct sets out what we expect on labour, environment and ethics.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 33: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 10.1	Assumption	25	27
Note 10.2	Assumption	48	50
Note 10.3	Assumption	71	73
Note 10.4	Assumption	94	96
Note 10.5	Assumption	37	39
Note 10.6	Assumption	60	62
Note 10.7	Assumption	83	85
Note 10.8	Assumption	26	28

Appendix 11: Methodology note

The governance of our environmental and social commitments sits with a committee of the board, and the committee meets four times a year.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 34: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 11.1	Assumption	32	34
Note 11.2	Assumption	55	57
Note 11.3	Assumption	78	80
Note 11.4	Assumption	21	23
Note 11.5	Assumption	44	46
Note 11.6	Assumption	67	69
Note 11.7	Assumption	90	92
Note 11.8	Assumption	33	35

Appendix 12: Methodology note

We report on our environmental, social and governance performance each year, using the frameworks our stakeholders ask for and publishing the data behind every figure in this report. This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 35: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 12.1	Assumption	39	41
Note 12.2	Assumption	62	64
Note 12.3	Assumption	85	87
Note 12.4	Assumption	28	30
Note 12.5	Assumption	51	53
Note 12.6	Assumption	74	76
Note 12.7	Assumption	17	19
Note 12.8	Assumption	40	42

Appendix 13: Methodology note

We have increased our disclosure of the methodology behind our sustainable finance target, so that a reader can see what counts and what does not.
This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 36: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 13.1	Assumption	46	48
Note 13.2	Assumption	69	71
Note 13.3	Assumption	92	94
Note 13.4	Assumption	35	37
Note 13.5	Assumption	58	60
Note 13.6	Assumption	81	83
Note 13.7	Assumption	24	26
Note 13.8	Assumption	47	49

Appendix 14: Methodology note

We have engaged with shareholders, clients and community organisations on the content of this report, and we have changed what we report where they told us it was not clear enough. This appendix describes how the figures in the data section are calculated, what is included in each boundary, and the assumptions a reader should know about.

Table 37: The assumptions behind this group of metrics.

Note	Type	2021	2022
Note 14.1	Assumption	53	55
Note 14.2	Assumption	76	78
Note 14.3	Assumption	19	21
Note 14.4	Assumption	42	44
Note 14.5	Assumption	65	67
Note 14.6	Assumption	88	90
Note 14.7	Assumption	31	33
Note 14.8	Assumption	54	56