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Introduction

The Co-operative Bank is different.

We're not just the original ethical bank; we're the only UK bank with a customer-led Ethical Policy. It was pioneering when we introduced it 1992, and it's still unique.

Customer-led means that how we do business, the causes we support and the campaigns we fight are all shaped by the people who bank with us. And we get their views in our regular Values & Ethics Polls.

It keeps our Ethical Policy relevant, up to date and truly reflective of our customers' priorities as they evolve over time.

In 2021 we conducted our 6th poll. 47,177 customers, colleagues and stakeholders participated, making a total of over 370,000 since 1992.

Our customers have always been ahead of thinking on ethical issues and we believe this remains the case today. We have used their responses to the latest poll to update our Ethical Policy once again.

Informed by those responses, our updated Ethical Policy is built on the three pillars of Planet, People and Community. This reflects the issues that our customers told us mattered to them most and confirms our shared commitment to protect the environment, campaign for change and build a more sustainable society.

83% of customers told us that our Ethical Policy is a key reason they bank with us. As we mark our 150th year of ethical banking in 2022, this update brings our Ethical Policy into the future while remaining true to the co-operative values on which our bank was founded in 1872.

Ethical then, now and always.



Q1 - Which of the following ethical issues, if any, would you say are most important to you personally?

Please rank your top 5, with 1 being the most important, 2 the second most important, 3 the third most important etc.

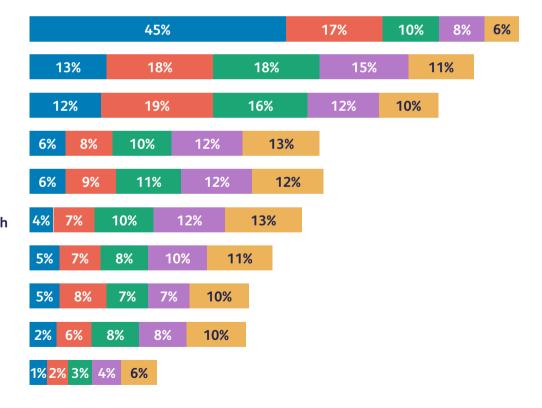
Most important ethical issues

Showing % customers ranking each issue 1st-5th

2nd 3rd 4th 5th

Protecting the environment and fighting global climate change Fighting poverty and inequality across the UK Protecting and promoting human rights both in the UK and abroad Supporting UK communities to thrive through local initiatives Promoting equality, diversity and inclusion Protecting and promoting health and wellbeing, including mental health Supporting economic development and responsible business in the UK Protecting animal welfare both in the UK and abroad Supporting international development

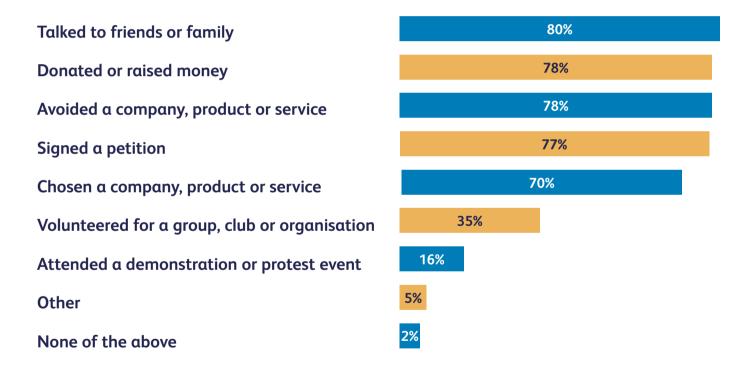
Managing the impact of the use of technology and data



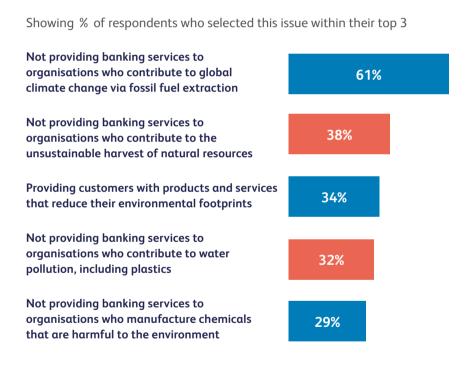
Q2 - Which of the following have you done in relation to any of these issues in the last 12 months?

Actions taken in relation to top 5 ethical issues

Showing % of customers who selected each



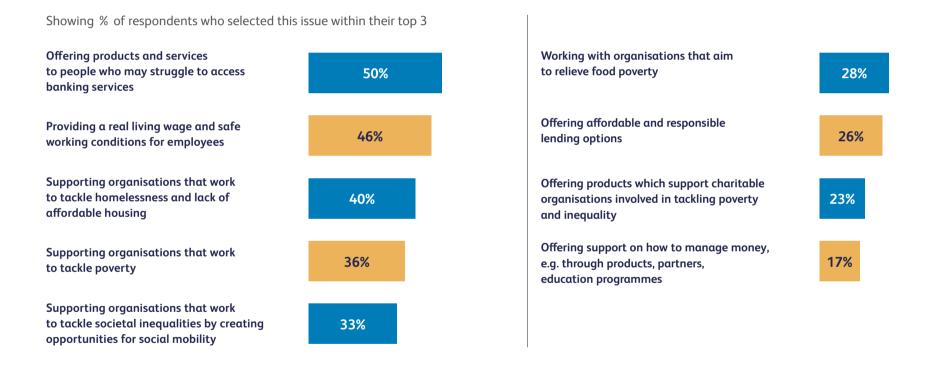
Q3 - Protecting the environment and fighting global climate change



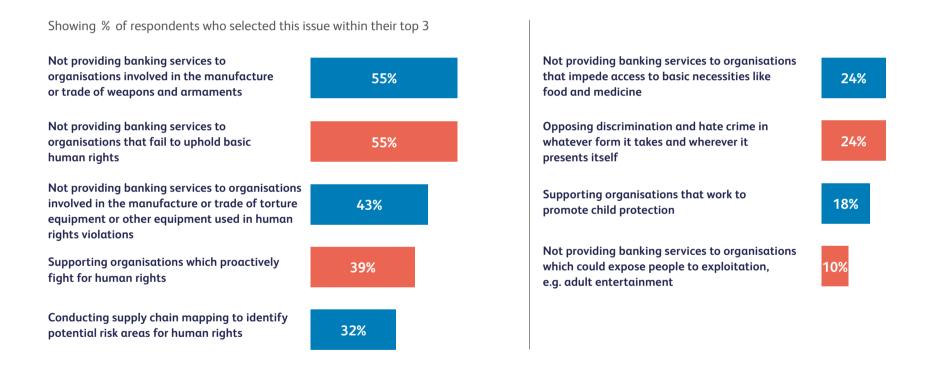


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Q4 - Fighting poverty and inequality in the UK

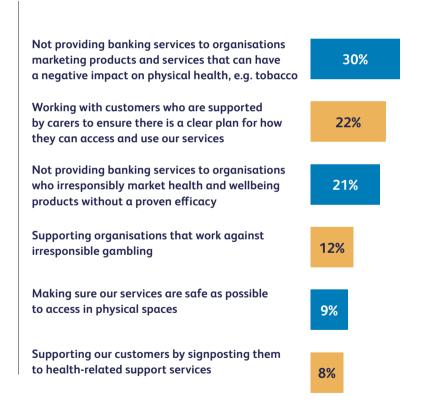


Q5 - Protecting and promoting human rights in the UK and abroad



Q6 - Protecting and promoting health and wellbeing, including mental health





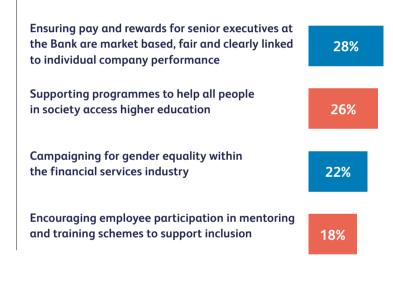
Q7 - Promoting equality, diversity and inclusion

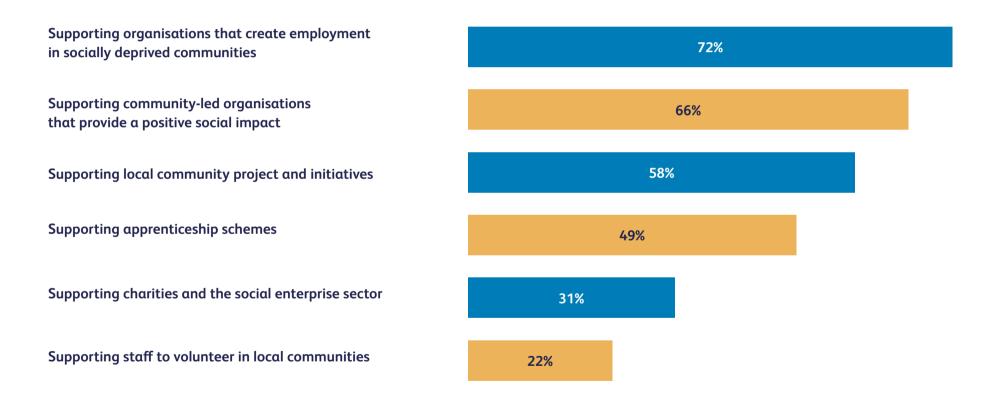
33%

Which three of these areas do you think are most important for The Co-operative Bank to focus on? Please rank your top 3, with 1 being the most important, 2 the second most important and 3 the third most important.



Working to promote equal opportunities and equal pay for minority groups





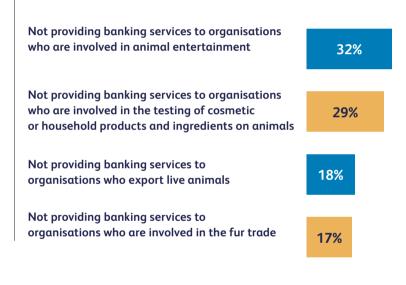
Q9 - Supporting economic development and responsible business





Q10 - Protecting animal welfare in the UK and abroad

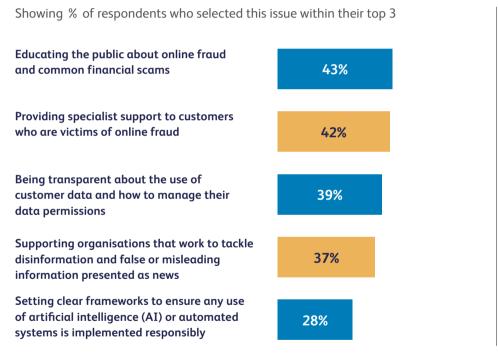




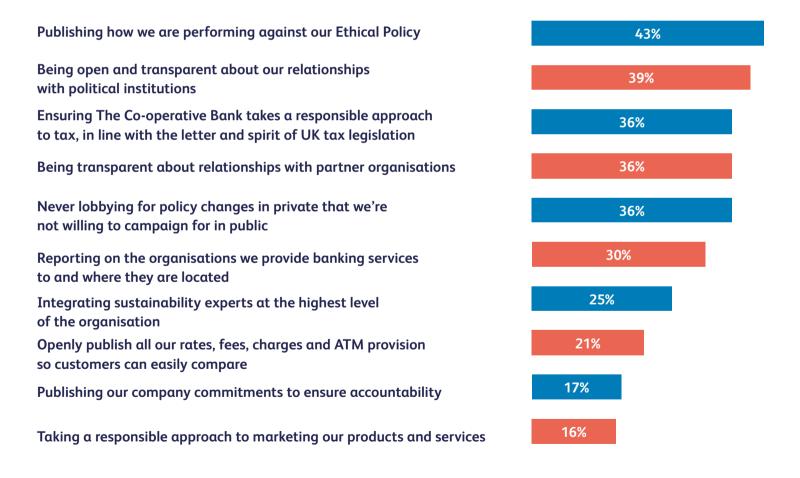
Q11 - Supporting international development





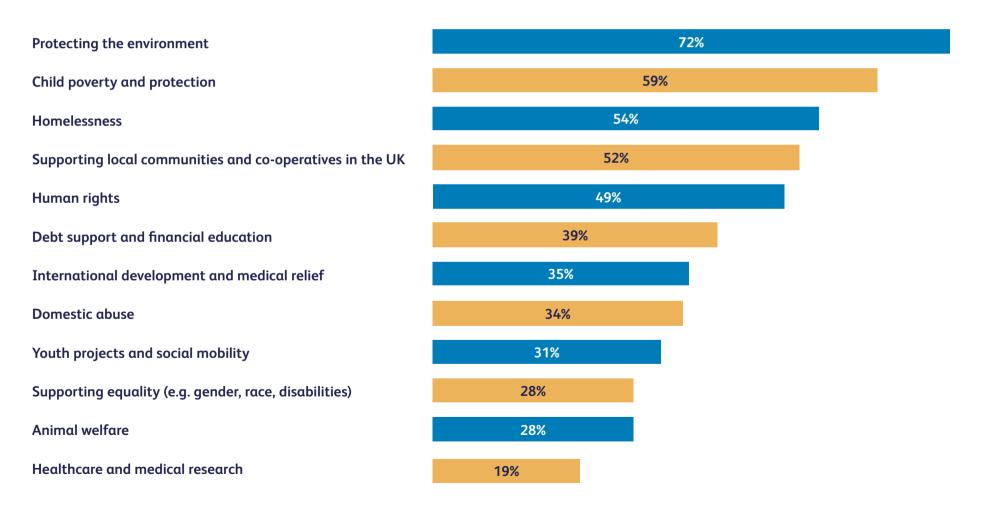






Q14 - The Co-operative Bank has supported a range of good causes through donations of money, our time, fundraising and product promotions

Which five types of good causes would you like The Co-operative Bank to prioritise for support in the future? Please rank your top 5, with 1 being the most important, 2 the second most important, 3 the third most important etc.



The Values and Ethics Poll was run by the independent research and insight company, BritainThinks. It was open to customers from 16 August until 10 September 2021.

Read more about our Ethical Policy here

The **co-operative** bank

Ethical then, now and **always**