COVENTRY Building Society

ESG databook

Introduction

This ESG databook provides a detailed view of our Environmental, Social and Governance ('ESG') data.
It should be read alongside our other year-end documents, including the Annual Report and Accounts and Sustainability Report, please find links to these below.

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We're always looking to improve what we do and welcome any feedback on our data or sustainability plans. Please contact us at media@thecoventry.co.uk

General

Reporting standards and methodologies

We've prepared our greenhouse gas (GHG) reporting in accordance with key concepts and requirements stated by the International Organization for Standardization in ISO 14064 (specification with guidance at the organization level for quantification and reporting of GHG emissions and removals) and the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard. Durint 2025 we've strengthen the accuracy and credibility of our data, by applying the Partnership for Carbon Accounting Financials (PCAF) methodology to calculate financed emissions and we have used the CarbonSaver methodology to support our calculations of our supply chain calculations.

The Group's environmental and GHG reporting has been prepared based on a reporting year of 1 January to 31 December.

We've continued to measure all our Scope 1, 2 and 3 GHG emissions and we have disclosed our full emissions data set to ensure transparency as we transition towards net zero.

All GHG emission figures are in tons of carbon dioxide equivalents (CO2e) and include three of the six GHGs covered by the GHG Protocol – carbon dioxide (CO2), methane (CH4) and nitrous oxide (N2O). We've omitted hydrofluorocarbon (HFC) emissions from our reporting, as they are not a material source of GHGs for the business. There are no GHG sources contributing to perfluorocarbons (PFCs) and sulphurhexafluoride (SF6) emissions.

Direct GHG emissions and indirect GHG emissions from electricity have been reported by the Group, its branches, representative offices and entities where we've operational control. We've determined the GHG emissions associated with Group's activities based on measured or estimated energy and fuel use, multiplied by relevant GHG emission factors.

Where possible, fuel or energy use is based on direct measurement, purchase invoices or actual mileage data, covering more than 70% of our reported energy usage. Due to the timescales of our external reporting it's been necessary to make estimations for a small percentage of 2025 data. During 2025, a more detailed assessment of our 2024 emissions data has been completed, replacing estimates with actual data and this has resulted in more accurate comparative information now being reported. We've also included estimates for the emissions from our mortgage portfolio and supply chain emissions using the methodology quoted above.

We used published national conversion factors and global warming potentials (GWPs) to calculate emissions from operations. In the absence of any such national data, we used the UK Government GHG Conversion Factors for Company Reporting for the calculation of GHG emissions.

Our Group baseline has been set at 2021 in line with the GHG Protocol, as this is the earliest point at which we have reliable Group-wide emissions data. The appropriateness of the base year will be reviewed on an annual basis.

The prior year data in the Energy consumption, emissions performance and waste and recycling data represents the Group position prior to acquisition of The Co-operative Bank.

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Energy consumption (Group)

The Group continues to procure 100% of its electricity needs from renewable sources (wind, solar, waste, biomass and amaerobic digestion.). All our electricity consumption is backed by REGO backed Deep Green certificates, demonstrating our early commitments to a carbon neutral world.

Details of our energy consumption in 2021 to 2025 are set out below:

Energy consumption		2025	2024	2023	2022	2021	2025 v 2024	2025 v 2021
Scope 1: Combustion of fuel and operation of facilities	Natural gas (kWh)	2,868,445	3,063,330	4,423,979	5,666,457	7,749,394	-6%	-63%
	Direct transport company cars (kWh)	193,351	285,793	407,909	366,064	200,486	-32%	-4%
	Gas oil (kWh)	0	0	0	0	19,089	0	-100%
	Green diesel HVO	0	0	0	0	0	0	0
	White diesel (kWh)	9,083	25,313	6,012	12,472	0	-64%	0
	Refrigerants (kg)	1.3	72.18	138	70.89	272.19	-98%	-100%
Total Scope 1: Energy (kWh) excl refrigerants		3,070,879	3,374,436	4,837,900	6,044,993	7,968,969	-9%	-61%
Total Scope 2: Electricity purchased (kWh)		8,475,545	10,483,946	12,840,431	13,774,093	12,987,820	-19%	-35%
Scope 3: Indirect transport	(Inc only employee - owned vehicles) (kWh)	621,664	575,561	741,104	630,857	345,786	8%	80%
Total Scope 1, 2 and 3 energy consumption (kWh) excl refrigerants		12,168,088	14,433,942	18,419,435	20,449,944	21,302,575	-16%	-43%

The following aspects are reported as zero in all years: cooling consumption, steam consumption, electricity, heating, cooling, and steam sold.

The figures provided above for energy consumption for 2025 are based on information provided by the Group's energy providers for the first 9 months of the year with estimates provided for the remainder of the period based on established usage patterns. The Group's 2025 Annual Report & Accounts continues to reflect the 2024 estimates used in the previous year to maintain consistency with the published data. Additional information from fuel cards, expenses claims for mileage and transport have been included in this assessment.

We're proud to have achieved significant reductions in our gas and electricity use. We've reduced our gas consumption by 63% (2025 vs 2021) due to the targeted interventions to transition our buildings to electric heating. We've also reduced our electricity consumption by 35% (2025 vs 2021), again due to our energy efficiency measures we've put in place.

We manage our direct energy consumption through strategic measures, such as the targeted energy efficiency measures and adaptive measures in portfolio management, therefore, we set the framework for continued improvement. This strategic orientation is then implemented throughout the Group, leading to tangible changes such as: installing solar pv and air source heat pumps, adopting measures like switching to LEDs, refurbishing windows, removing gas consumption where possible or optimising building services (such as heating, cooling, ventilation and lighting). We only purchase 100% renewable electricity and we continue to invest in on-site solar energy generation where possible. We're on track for removing our gas consumption completely by electrifying our heating demand and transitioning our business fleet to 100% electric vehicles by 2030, therefore significantly reducing our Scope 1 emissions. We'll continue our procurement of renewable electricity and investing in improving our energy efficiency, therefore reducing our Scope 2 emissions.

The figures provided for white diesel' in the table above for 2022 to 2025 reflect activity undertaken to replace diesel to meet new legislative requirements. The diesel removed will be recycled into compliant fuel for future use. This data has been verified through our ISO 14064-1 certification.

Energy intensity (Group)

In 2025, the Group reported an energy intensity ratio of:

Intensity Metric Assessment		2025	2024	2023	2022	2021	2025 v 2024	2025 v 2021
Intensity Ratio (Total Gross Scope 1 and 2)	tCO_2e/Net Interest Income £m	1.99	2.49	2.83	3.53	6.65	-20%	-70%
Intensity Ratio (Total Gross Scope 1-3)	tCO_2e/Net Interest Income £m (partial Scope 3)	2.44	2.88	3.22	4.00	7.21	-15%	-66%
Intensity Ratio (Total Gross Scope 1-3	tCO_2e/Net Interest Income £m (All category Scope 3)	979.90	867.82	838.27	929.70	1331.72	13%	-26%

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Emissions performance (Group)

Emissions data (calculated as part of this report in accordance with the GHG protocol) is as follows:

Emissions assessment		2025	2024	2023	2022	2021	2025 v 2024	2025 v 2021
Scope 1: Combustion of fuel and operation of facilities	Natural gas (tCO_2e)	525	560	808	1034	1419	-6%	-63%
	Direct transport (tCO_2e)	48	69	99	92	64	-31%	-25%
	Gas oil (tCO_2e)	0	0	0	0	4.9	0%	-100%
	Green diesel HVO (tCO_2e)	0	0	0	0	0.07	0%	0%
	White diesel (tCO_2e)	2	7	2	3	0	-71%	321%
	Refrigerants (tCO_2e)	3	119	224	101	398	-97%	-99%
	Total Scope 1 - tCO_2e	**578**	**755**	**1133**	**1231**	**1886**	**-23%**	**-69%**
Scope 2: Electricity purchased	**Total Scope 2 - tCO_2e Location Based Emissions (LB) (tCO_2e)**	**1500**	**2,171**	**2,489**	**2,822**	**3,603**	**-31%**	**-58%**
	Total Scope 2 - tCO_2e Market Based Emissions (MB) (tCO_2e)	**21**	**1,993**	**814**	**441**	**199**	**-99%**	**-89%**
Total Scope 1 & 2 (location based emissions) - tCO2e		**2,078**	**2,926**	**3,622**	**4,053**	**5,489**	**-29%**	**-62%**
Scope 3: Indirect Emissions	Cat 1: Purchased goods and services (tCO_2e)	38,794	56,015	70,618	56,599	40,696	-31%	-5%
	Cat 2: Capital goods (tCO_2e)	1,675	1,220	3,911	5,234	4,024	37%	-58%
	Cat 3: Fuel and energy related activites (tCO_2e)	679	776	742	875	1082	-12%	-37%
	Cat 4: Upstream transportation and distribution (tCO_2e)	3,428	604	1,578	168	0	468%	#DIV/0!
	Cat 5: Water (tCO_2e)	9	9	26	41	39	1%	-77%
	Cat 6: Business travel (tCO_2e)	305	263	264	225	108	16%	182%
	Cat 7: Employee commuting (tCO_2e)	5,757	6,017	6,744	5710	4062	-4%	42%
	Cat 15: Mortgages (tCO_2e)	968,603	950,475	985,821	993833	1043571	2%	-7%
Total Scope 3 Emissions (tCO_2e)		**1,019,249**	**1,015,378**	**1,069,704**	**1,062,686**	**1,093,582**	**0%**	-7%
Location Based - Total Scope 1, 2 and 3 Emissions (tCO_2e)		**1,021,327**	**1,018,304**	**1,073,326**	**1,066,738**	**1,099,071**	**0%**	-7%
Market Based - Total Scope 1, 2 and 3 Emissions (tCO_2e)		**1,019,848**	**1,018,126**	**1,071,651**	**1,064,357**	**1,095,667**	**0%**	-7%

Financed emissions breakdown:	Society sub-group mortgage book 2025	Bank sub-group mortgage book 2025	Bank sub-group corporate loans 2025	Total Group mortgage 2025	Society mortgage book 2024
Total Properties	312,309	130,431	N/A	442,740	301,121
Absolute Financed Emissions (MTCO2e)	0.66	0.27	0.04	0.97	0.68
Average FE per property (TCO2e)	2.12	2.05	N/A	2.10	2.18
FE Intensity (KGCO2e/m2)	42.60	42.80	N/A	42.60	43.50
% EPC Match	85%	81%	N/A	83%	82%
PCAF Data Score	3.12	2.81	5.00		3.15

The above table reflects actual data for all years except 2025, which reflects estimates calculated in line with industry best practice for the final three months of the year. The Group's 2025 Annual Report & Accounts continues to reflect the 2024 estimates used in the previous year to maintain consistency with the published data.

The Group's targets and ambitions in relation to emissions are set out in our Group Sustainability Report available on our website.

As a Group we've remained carbon neutral for our own operations. In 2025, the Group calculates that it produced 1,021,327 location based tCO2e against its full Scope 1, 2 and 3 emissions.

We're pleased to confirm that we've achieved reductions in our Scope 1 and Scope 2 emissions through targeted initiatives and improvements in line with our Net Zero Transition plan. We've achieved a 29% reduction in Scope 1 and 2 emissions 2025 vs 2024 and a 62% reduction in Scope 1 and 2 emissions 2025 vs 2021.

To tackle our indirect emissions we're working with our top tier suppliers to understand their Net Zero targets and emissions data. This enables us to engage with our suppliers, to ensure they align with our Sustainability approach. Actual data from our suppliers ensures we can more accurately measure our Scope 3 emissions, so we can update our Net Zero transition plan accordingly instead of a spend based methodology approach.
To ensure successful implementation, transparency as well as for monitoring purposes, all of the Society's 2021, 2022 2023 and 2024 emissions data for Scope 1, 2 and 3 have been externally certified for the accuracy of our energy and emissions reporting (ISO 14064-1). All of the Co-operative Bank's 2021, 2022 2023 and 2024 emissions data for Scope 1, 2 and 3 have been externally audited for accuracy.
During 2025, as will assure our Group full emissions data set against ISO 14064 across our Group.

We have proactively engaged with our top 70 suppliers which equates to approx. 80% of our supply chain emissions footprint. We've collaborated with these suppliers to gather their actual emissions data and their net zero decarbonisation plans. This has allowed us to calculate our supply chain emissions for 2025 using a hybrid methodology. This method has allowed us to use a combination of supplier-specific activity data and secondary data to fill the gaps. This method involves:
•Collecting allocated Scope 1 and Scope 2 emission data directly from our suppliers;
•Calculating upstream emissions of goods and services from suppliers' activity data on the amount of materials, fuel, electricity, used, distance transported, and waste generated from the production of goods and services and applying appropriate emission factors; and
•Using secondary data to calculate upstream emissions wherever supplier-specific data is not available.

This has enabled us to move away from solely using a spend-based method (we have used 2020-2023), which estimates emissions for goods and services by collecting data on the economic value of goods and services purchased and multiplying it by relevant secondary (industry average) emission factors (average emissions per monetary value of goods). Therefore, we will continue to use this hybrid method going forward, to ensure our calculations for our supply chain are reported more accurately which enable us to track our progress towards our net zero ambitions.

Through this engagement and update to our calculation methodology, this has resulted in a 29% decrease or our supply chain emissions in 2025 compared to 2024. We will continue to improve and refine the hybrid methodology in 2025.

Our other areas Scope 3 emissions such as business travel, employee commuting and working from home, we continue to help our employees reduce this impact where we can (such as Tado smart thermostat kit discount, carbon calculator app and our electric vehicle scheme).

The majority of the Group's climate impact is associated with financed emissions from residential mortgages, following acquisition of the Bank there is now a small portfolio of corporate lending. Given the importance of capturing these emissions accurately, we have adopted the Partnership for Carbon Accounting Financials (PCAF) methodology, a recognised industry standard for calculating Scope 3 financed emissions. In 2025, the Group joined this collective and became signatories of PCAF. The PCAF methodology provides a consistent framework for measuring and disclosing emissions associated with financial assets, ensuring that our metrics are comparable with those of other financial institutions and are aligned with global best practices. In accordance with PCAF guidelines, the Group's Scope 3 financed emissions have been weighted by the loan to value (LTV) ratios of the mortgages in our portfolio. This approach enables a precise calculation of the proportion of emissions financed by the Group, reflecting our financial exposure to carbon-intensive properties. The calculations are informed by property data, including EPCs sourced from publicly available government databases. These EPC ratings form the basis for modelling the GHG emissions associated with the properties within the Group's mortgage portfolio. Where data is unavailable at property level, representative archetypes or EPC distributions are used. PCAF data scores are at a portfolio level and therefore there is no total Group score for 2025.
Our Group EPC coverage has improved slightly to 83%. Absolute financed emissions, representing the total emissions associated with all properties in our portfolio, offering a snapshot (31 October 2025) of the Group's overall mortgage-related and corporate lending emissions impact, remained steady at 0.97 MTCO2e.The Society subgroup's 2025 PCAF score has remained stable at 3.12. By focusing on refining data collection methods and incorporating higher-quality data inputs over time, we are committed to improving our PCAF score and achieving a more accurate emissions profile. As we move forward, we will prioritise increased collaboration with external data providers and explore potential enhancements in data management to meet the evolving standards of emissions accounting. (For further information on our financed emissions calculations please see our TCFD report within our ARA 2025).

Our financed emissions have slightly decreased by 7% in 2025 compared to 2021, despite business growth and an increase of number of homes within our mortgage book. This is due to increased EPC coverage and improving our average financed emissions per property within our portfolio to 2.10 (TCO2e).

Whilst this data is key in driving change, and monitoring our progress against our climate ambitions, we would urge caution about its usefulness and reliability given the infancy of uniform Scope 3 disclosures, the data gaps that exist on energy efficiency data on UK properties, the lack of information on utility usage and the reliability of EPC bands. As outlined above, the Group will continue to enhance its understanding and maturity on this topic and will continue to report in line with PCAF and industry best practice to promote transparency. The Group will also look for opportunities to engage industry on considering how to make EPC ratings and the PCAF methodology more sophisticated, for example, considering the carbon intensive production of new homes versus retrofitting current ones.

Looking ahead to 2026, we will continue to develop our capabilities to measure, report and mitigate the risks we face arising from climate change. We will continue to develop tools to assess the impacts of climate change on our business activities and ensure that we embed this within business management information. In 2026, we will continue to work to build a relationship with our mortgage borrowers and to help them understand energy efficiency improvements and how we can support them in making home improvements, by ensuring we have suitable green mortgage products available.

On our journey, we will continue to raise awareness of, and support our customers with, potential improvements to the energy efficiency of the properties we lend on, and we will look to partner with a reputable retrofitting provider, to ease efficiency transitions for our customers. All while continuing to develop further innovative propositions.
In the period to 2050, we expect energy efficiency improvements to be principally driven by buy to let properties and through the Group's share of lending to new builds (typically EPC rated B or above).
Across the Group, we will work to expand our support for members and customers, including working with mortgage customers and members to improve home energy efficiency, developing products that encourage sustainable home improvements and ensuring that corporate lending is underpinned by credible transition plans. We will also look to combine the Bank's Ethical Policy with the Society's existing sustainability commitments to establish a stronger Group-wide approach to responsible finance.
This integrated approach sets a higher benchmark for ethical, sustainable and socially responsible lending

Through our corporate lending, we support businesses with strong ethical standards and responsible financing practices. Our approach will continue to evolve in line with UK net zero plans and emerging best practice, including guidance from the FCA, ISSB, GFANZ, SBTi and the transition from TCFD to IFRS S1 and S2, ensuring our pathway to 2050 remains credible, consistent and ethically grounded.

For emissions reporting, the Group adopted 2021 as its base year. No mandatory emissions have been excluded from this report, we've voluntarily disclosed our complete GHG footprint for Scope 1, 2 and 3 in 2025. The DEFRA 2025 emissions factors have been applied and the methodology used to prepare this data is aligned with the GHG protocol and Environmental Reporting Guidelines, including streamlined energy and carbon reporting guidance. The Group has zero biogenic emissions. The data provided is for location-based emissions.

COVENTRY Building Society

Waste and recycling data (Group)

Waste data	2025	2024	2023	2022	2021
Energy recovery (tonnes)	147	119	132	211	240
Recycling (tonnes)	490	532	521	635	655
Percentage of total waste recycled	77%	82%	80%	75%	73%

Waste breakdown (data in tonnes)	2025	2024	2023	2022	2021
Bulky general waste including WEEE/Hazardous	0	0	0	2	2
Bulky mixed general waste	0	0	0	6	4
Confidential paper onside shredding	315	368	371	470	414
Dry mixed recycling	79	72	73	118	175
Food waste	18	10	11	7	15
General waste excess weight	3	2	1	1	2
General waste to energy	145	117	130	180	231
Paint waste	0	0	0	0	1
Paper and cardboard	71	78	65	40	45
Battery waste	0	0	0	0	0
Electrical waste (WEEE)	0	0	0	0	4
Non-hazardous industrial	0	0	0	21	0
Wood - grade A	0	3	0	0	0
Glass	2	2	2	1	1
Metals, Plastics and Carton Packaging (For Wales)	4	0	0	0	0
Fluorescent tubes	0	0	0	0	0
Grand total	**637**	**652**	**653**	**846**	**894**
Year on year variance	**-2%**	**0%**	**-23%**	**-5%**	

The Group's waste related impacts primarily arise from the activities of our employees, operation of our facilities, and correspondence we send to third parties and our customers. We maintain our commitment of sending zero waste to landfill (which we define as disposing of at least 99% of waste to landfill, acknowledging that some waste legally requires disposal to landfill), and continuously review and where possible improve our recycling rates and reduce overall waste volumes. We will continue to aim to reduce the amount of paper being used in our internal and external processes.
In 2025, the Group generated approximately 637 tonnes of waste, of which 490 tonnes was diverted to recycling and 147 tonnes was used for energy recovery. 77% of our waste was recycled in 2025 and we have achieved a 29% reduction in waste generated since 2021. This is due to a variety of targeted interventions across the Group to reduce waste and increase the amount of reused and recycled products.

As part of our digital agenda, we anticipate that more of our communications with customers will be electronic rather than paper based. With all these activities, we're looking to materially reduce our amount of waste, specifically the plastic and non-recyclable material we generate. We seek to measure our waste related data by measuring the actual weight of the waste per collection undertaken. The data above has been completed by capturing every waste collection in the calendar year of 2021, 2022, 2023, 2024 and 2025. Where possible, the actual weight of the waste per collection has been used. Where not possible, then the national average has been used. The weight data is by waste type, and waste hierarchy and this process is managed by our third-party waste contractors.

Water data (Group)

Water consumption	2025	2024	2023	2022	2021	2025 v 2024	2025 v 2021
Total water (m3)	23,209	24,566	20,577	11,028	21,791	-6%	7%

The Group uses water for facilities in head office sites and branches. The Group uses registered water suppliers to meet its water and sewage requirements. Due to the nature of our business, the Group's water consumption does not have a material impact on the environment and therefore there are no reduction targets.
During 2025, we've continued to implement water saving technologies at our sites, such as water saving taps and waterless urinals. In terms of 2025 performance, the Group's total consumption of water across all its sites equated to xx megalitres and equals an increase. This is due to a high volume of estimated billing consumption across our sites for 2025, which we will look to resolve and reconcile during 2026. During 2025, we experienced a water leakage at one of our Coventry sites, however this has now been found and rectified. We also account for a slight increase in water consumption, due to our roll out of air source heat pump installations across our estate. This figure was assessed by reference to water consumption invoices and conversions to tonnes of CO2e using DEFRA 2025 conversion factors.

Social data

Health and safety statistics (2024 and earlier Society only)

For all employees	2025	2024	2023	2022	2021
The number of fatalities as a result of work-related injury	0	0	0	0	0
The rate of fatalities as a result of work-related injury	0	0	0	0	0
The number of high-consequence work-related injuries (excluding fatalities)	0	0	0	0	0
The rate of high-consequence work-related injuries (excluding fatalities)	0	0	0	0	0
The number of recordable work-related injuries	0	0	0	1	0
The rate of recordable work-related injuries	0	0	0	2	0

There have been no fatalities and one low risk work related injury for those not classed as employees but whose work and/or workplace is controlled by the Group apart from those shown in the table above.

The Group Chief Executive is accountable for the effective management of health and safety across the Group, encompassing all operations of the Co-operative Bank and Coventry Building Society.

A dedicated Group Health and Safety function maintains the Health and Safety Policy and oversees the occupational health and safety management system across all Group entities. The management system is designed to ensure consistency, regulatory compliance, and the sharing of best practice across the organisations.

The scope of the health and safety management system includes:

- All Group-owned and occupied premises.

- All colleagues, including permanent, part-time, temporary, agency, and seconded staff.

- Customers, contractors, visitors, and members of the public who may be affected by the Group's activities.

Group health and safety performance is overseen by a Non-Financial Risk Committee. The Committee meets on a regular basis and reports into the appropriate Board or Executive risk governance structure. Colleague engagement is supported through formal consultation arrangements, including safety representatives and employee forums drawn from across the Group.

The Group operates a unified incident and hazard reporting framework, requiring all colleagues to report work-related incidents, near misses, and unsafe conditions. Concerns relating to health and safety, regulatory compliance, or management practices may also be raised through established escalation channels. Anti-bullying, harassment, and whistleblowing policies apply consistently across the Group and provide protection against retaliation or detriment.

The health and safety management system applies to all colleagues and workplaces throughout the reporting period. During 2026, work will continue to harmonise policies, procedures, and assurance processes, ensuring a consistent approach while recognising operational differences across the Group.

The Group Reasonable Adjustments framework supports compliance with the Equality Act 2010 and reflects best practice in inclusive workplace design. A cross-Group working party has been introduced to oversee the delivery of reasonable adjustments, promote awareness of available support, and provide guidance to managers and colleagues.

Ongoing colleague feedback and engagement during 2026 will aim to further improve workplace accessibility, health and safety arrangements, and the overall working environment.

2025 Group workforce at a glance

	Female		Male		Total
	2025	%	2025	%	
Full time employees					
Under 30	475	14%	355	15%	830
30-50	1,214	36%	1,385	57%	2,599
Over 50	510	15%	539	22%	1,049
Total	2,199	65%	2,279	94%	4,478
Part time employees					
Under 30	117	3%	31	1%	148
30-50	665	20%	60	3%	725
Over 50	406	12%	58	2%	464
Total	1,188	35%	149	6%	1,337
Grand Total	3,387	100%	2,428	100%	5,815

Permanent / temporary					
Permanent	3,345	99%	2,375	98%	5,720
Temporary	42	1%	53	2%	95
Total	3,387	100%	2,428	100%	5,815
External new hires					
Under 30	120	52%	79	42%	199
30-50	83	36%	79	42%	162
Over 50	29	12%	31	16%	60
Total	232	100%	189	100%	421
Turnover					
Under 30	123	34%	129	43%	252
30-50	156	42%	113	37%	269
Over 50	88	24%	61	20%	149
Total	367	100%	303	100%	670
Turnover rate	11%		12%		

Additional Group HR information

		Female	Male
All employees are entitled to parental leave through birth or adoption	Number of employees who took parental leave	189	89
	Number of employees who returned to work in the reporting period after parental leave ended	173	98
	Number of employees who returned to work after parental leave ended that were still employed 12 months after their return to work	174	96
	Return to work and retention rates of employees who took parental leave	87% (Co-operative Bank) 90.9% (Coventry Building Society)	83.9% (Co-operative Bank) 94.2% (Coventry Building Society)
Percentage of employees receiving regular performance and career development reviews		98% (Co-operative Bank) 89% (Coventry Building Society)	99% (Co-operative Bank) 87% (Coventry Building Society)
Average training hours per employee	Total split female/male	11.4	10.7
	Full time	11.4	
	Part time	10.7	
	Permanent	10.6	
	Temporary	10.7	
Percentage of senior management hired from the local community - geographical definition of local is 50 miles of the Society's head office site		46%	
Percentage of total employees covered by collective bargaining agreements		93%	
Minimum notice periods regarding operational changes; the Society undertakes collective consultation before any significant changes		Minimum 30 days	
Notice period and provisions for consultation and negotiation in collective bargaining agreements		Not specified	
Incidents of discrimination and corrective actions taken		27 reported allegations total: 9 - Co-operative Bank 18 - Coventry Building Society (includes TUPE transfers)	

B4SI assurance data

Coventry Building Society Community Investment (as per B4SI Community Investment Framework)	2025

Type of contribution	£'000
Cash	4,679
Time	750
Management costs	644
Total value of contributions	**6,073**
Total value of contributions (excluding management costs)	5,429

Type of contribution	£'000
Social welfare (SDG 11)	3,273
Education (SDG 4)	742
Other support	691
Health	224
Environment	490
Emergency relief	10
Total	**5,430**

Number of colleagues volunteering in company time	2,041
Number of hours in company time	19,099
Total number of direct beneficiaries (Society only)	23,285
Total number of beneficiary organisations	557

Glossary	
Cash contribution	The gross monetary amount paid by the Society in support of community organisations, projects and causes.
Time contribution	The cost to the Society of the paid working hours contributed by employees to a community, organisation or activity
Management costs	Costs related to the management of our community programmes, including the employment cost of the Community team.
Leverage	The measure of any additional resources contributed to a community organisation or activity that come from sources other than the Society, notably members and employees.
Impacts	The changes that happen to direct beneficiaries in the short or longer-term, as a result of a community activity.

Leverage	£'000
Employees - payroll giving	15
Employees - other	65
Customers (members)	236
Other sources	0
Total	**316**

Impacts	
Number of direct beneficiaries where results were measured	19,685
Number that:	
Made a CONNECTION through our community activity	13,966
Made an IMPROVEMENT through our community activity	1,584
Made a TRANSFORMATION through our community activity	687
Total that experienced a positive impact	**16,237**
Number that:	
Experienced a positive change in their behaviour or attitude as a result of our support	4,869
Developed new skills or an increase in their personal effectiveness	7,699
Experienced a direct positive impact on their quality of life as a result of our support	13,308

COVENTRY Building Society

Governance data

Whistleblowing, anti-bribery and corruption (2024 and earlier Society only)

	2025	2024	2023	2022	2021
Percentage of employees who undertook anti-bribery and corruption training	100%	99%	98%	99%	98%
Percentage of employees who undertook whistleblowing training	99%	100%	98%	99%	NR
Percentage of employees who received anti-bribery and corruption policies and communications	100%	100%	100%	100%	NR
Number of confirmed incidents of corruption across the Group	0	0	0	0	0
Number of critical whistleblowing concerns communicated to the Board	0	0	0	0	0

NR = Not recorded

Cyber security and data privacy (2024 and earlier Society only)

	2025	2024	2023	2022	2021
Number of complaints received from outside the Group	87	42	4	40	49
Number of complaints from regulatory bodies	0	0	0	0	0
Number of data breaches requiring notification to the Information Commissioners Office	0	0	0	1	0

Compliance with law and regulations (2024 and earlier Society only)

	2025	2024	2023	2022	2021
Number of legal actions pending or completed concerning anti-competitive behaviour, violations of anti-trust and monopoly legislation	0	0	0	0	0
Number of fines or non-monetary sanctions applied for non-compliance with laws and regulations relating to social or economic matters	0	0	0	0	0
Instances of modern slavery or associated concerns	0	0	0	0	0
Effective tax rate	-1%	24%	26%	23%	18%

The effective tax rate for the Group in 2025 is below the UK standard corporation tax rate largely due to the accounting gain on acquisition recognised in the year, which is not subject to taxation in individual entities within the Group as it arose only on consolidation. The tax credit in relation to distributions to holders of the Society's AT1 instrument of £15 million (2024: £12 million) and deferred tax asset recognition in relation to tax losses of £46 million (2024: £Nil) also contribute to the lower effective tax rate.

Our supply chain (Society only)

In 2025, the procurement and supplier relationship management (SRM) team continue to attain IS0 20400.

	2025	2024	2023	2022	2021
Percentage of expenditure with local suppliers	17%	15%	17%	16%	12%
Percentage of suppliers committed to our Supplier Code of Conduct	100%	100%	100%	100%	N/A
Number of suppliers who reported issues using the Supplier Code of Conduct	0	0	0	0	N/A

Local supplier is one where the headoffice is within 50 miles of the Society's head office in Coventry.
Please note that, unless stated otherwise, all 2025 statistics include The Co-operative Bank as part of the Coventry Building Society Group.

COVENTRY Building Society

Our stakeholders

Stakeholder group	What do they expect?	How we listened and engaged	What's material to them?
Members/ customers	• Great value products. • Excellent human service through whatever channel they use to interact with us. • Human service where that is the most convenient option with a branch network in our heartland. • A business model that is resilient, so we're safe and secure over the long-term. • High availability of IT systems with data kept secure. • Simple and clear communications.	• Our Member Panel, which is an online forum of 11,000 members. • Regular surveys and research conducted with customers, prospects and intermediaries. • Online Member Talkback sessions and research groups to hear first-hand member and customer thoughts on pre-defined subjects. • Complaints monitoring. • Our Annual General Meeting where members vote on key matters to the Society and interact with the Board.	• Products that reward loyalty and offer good long-term value. • The ability to access our online Services in an easier way whilst maintaining security standards. • Maintaining a consistent presence in the mortgage market. • Less paper and a mobile savings app.
Colleagues	• An inclusive and inspiring workplace for everyone. • A great place to build and develop their careers. • An approach to reward which is fair and consistent. • Support for career development and training. • A culture which promotes wellbeing, supported by straightforward policies and processes.	• Employee forums and an all-colleague strategy unveiling event. • Annual Great Place to Work® survey and quarterly pulse surveys. • Structured meetings with the Group Chief Executive and other executives. • Online internal communications tools and networks. • Through our recognised union, Unite. • Through our various colleague networks.	• Our remuneration strategy and focus on financial wellbeing. • Creating an inclusive workplace and progress against published diversity and inclusion ambitions. • Maintaining positive wellbeing, including mental health support. • Improving opportunities for career development. • Bringing together the Society and Bank colleagues under one Group structure.
Investors	• A stable and sustainable performance, with resilient capital and liquidity levels. • An organisation that is focused on the mortgage, savings, current account and business banking markets, that is well governed and manages risks effectively. • Clear disclosures to enable informed investment decisions to be made. • Focus on environmental social and governance impacts.	• A programme of investor and analyst meetings. • Public updates on our performance or other material matters for disclosure. • Information about our funding programmes and the Annual Report & Accounts published on our website.	• The Group's roadmap to achieveing Net Zero ambitions. • Product propositions aimed at helping members improve the energy efficiency of their homes. • Our plans for a green or social bond. • Updates on integration activity.

Stakeholder group	What do they expect?	How we listened and engaged	What's material to them?
Suppliers	• To do business with us on terms which are commercially beneficial. • To be paid promptly. • To work with consistent and understandable procurement processes (and proportionate for local SME suppliers). • Decisions that are made in a consistent, ethical and fair way.	• Regular governance meetings with key suppliers. Suppliers are provided with feedback on sourcing activities they're involved in, including debriefing unsuccessful suppliers. • Supplier awards where all suppliers were invited to self-nominate. • Annual supplier surveys to gain an understanding of the views of our suppliers. • Supplier strategy events.	• Understanding more about our strategy. • Prompt payment. • Finding out about opportunities that might be available to local suppliers. • Simplifying relationships across the Group.
Community groups	• Support – financial and in kind – and to benefit from our skills and knowledge. • Help to raise awareness of key issues and signposting those in need. • A community strategy which makes clear what we support and how this can be accessed. • Funding commitment across the medium term.	• Engaging regularly with our strategic partnerships, charities, public sector and schools. • Key points of contact established and maintained in each of the organisations we work with. • Through a long-term relationship with Centrepoint.	• Building successful partnerships which bring value to community organisations. • Certainty of funding as well as responding to changing external events, by providing additional funding to support services. • Creating access to opportunities and raising aspirations.
The environment	• To contribute towards tackling climate change. • Measurement and reporting of our emissions. • The reduction of our own emissions and broader environmental impacts. • Helping customers make the transition their homes to be more energy efficient.	• Working with a range of external bodies and suppliers to monitor, manage and reduce our environmental impacts. • Working with third parties for assurance to conform with ISO 14064 and ISO 20400 standards. • Engaged with our customers and their brokers to help customers make energy-saving improvements to their home through direct mailing and via our sustainable living section on our website. • Working with suppliers to understand actual emissions produced when they provide goods or services to the Group.	• The Group's Net Zero Plan, outlining our progress towards improving our impact on the environment. • Aligning our environmental and social initiatives to further support our local communities.

Our materiality assessment

The following table provides an overview of all topics used in the 2025 materiality matrix, on which the 2025 report is based, and the relevant GRI topic.

Rank	Material issue	Relevant GRI topic where applicable
1	Cyber and data security	GRI 205 Anti corruption
2	Financial crime and fraud	GRI 205 Anti corruption
3	Ethical practices	
4	Regulatory and compliance	GRI 207 Tax
5	Financial and non-financial risk management	
6	Supporting vulnerable customers	
7	Effective governance	
8	Ethical and sustainable lending	
9	Fair and equal member outcomes	
10	Business model resilience	
11	Financial inclusion and resilience	
12	Access to housing	
13	Diversity, equity and inclusion	GRI 405 Diversity and Equal Opportunity GRI 406 Non discrimination
14	Digital inclusion	GRI 405 Diversity and Equal Opportunity GRI 406 Non discrimination
15	Access to green finance	
16	Community prosperity	
17	Responsible supply chain	GRI 401 Procurement Practices
18	Net zero planning	
19	Digital solutions	
20	Attracting and retaining talent	GRI 201 Economic Performance GRI 401 Employment GRI 404 Training and Education
21	Health, safety and wellbeing	
22	Social mobility	
23	Fair and inclusive low-carbon economy	
24	Reducing carbon emissions	GRI 305 Emissions
25	Managing climate risks	GRI 305 Emissions
26	Natural resources and biodiversity loss	
27	Waste management	GRI 306 Waste

Global Reporting Initiative content index 2025

This content index refers to the Global Reporting Initiative (GRI) Standards issued by the Global Sustainability Standards Board and the Financial Services Sector Supplements, which form a voluntary reporting framework for the disclosure of sustainability performance.

These disclosures have been overseen by the Board Audit Committee and approved by the Board. These disclosures have not been, and are not required to be, subject to an independent external audit and do not constitute any part of the Group's financial statements. We've prepared report in reference to the GRI Standards: Core Option.

Key

GRI Standard	Based on 2022 disclosures
Disclosure	Number and title of GRI disclosure
Reference	Section of publication or web page which covers the GRI information
Page	Page reference in the Coventry Building Society Annual Report & Accounts (2025 AR&A) or Coventry Building Society Sustainability Report (2025 SR)

The following table provides an overview of all topics used in the 2025 materiality matrix, on which the 2025 report is based, and the relevant GRI topic.

GRI Standard	Disclosure	Reference	Page
2 General disclosures	2-1 Organizational details	Contents Auditors Report	SR p5 AR&A p122
	2-2 Entities included in the organization's sustainability reporting	Welcome to our report	SR p2
	2-3 Reporting period, frequency and contact point	Front cover Welcome to our report	SR p1 SR p2
	2-4 Restatement of information	N/A	N/A
	2-5 External assurance	Welcome to our report	SR p2
	2-6 Activities, value chain and other business relationships	The Coventry Building Society Group at a glance Working together with our external associations Centrepoint Power of partnerships Tackling economic abuse	SR p3 SR p19-p21 SR p52 SR p58 SR p62
	2-7 Employees	2025 workforce at a glance	Datasheet - Social data tab
	2-8 Workers who are not employees	2025 workforce at a glance	Datasheet - Social data tab
	2-9 Governance structure and composition	Governance at a glance Board of Directors Directors' Report on Corporate Governance	SR p74 AR&A p74 AR&A p80
	2-10 Nomination and selection of the highest governance body	Nominations & Governance Committee report	AR&A p92
	2-11 Chair of the highest governance body	Directors' Report on Corporate Governance	AR&A p80
	2-12 Role of the highest governance body in overseeing the management of impacts	Our double materialty assessment Directors' Report on Corporate Governance Board Risk Committee Report	SR p11 AR&A p80 AR&A p94
	2-13 Delegation of responsibility for managing impacts	Governance at a glance Our stakeholders	SR p74 Datasheet - Our stakeholders tab AR&A p17
	2-14 Role of the highest governance body in sustainability reporting	Directors' Report on Corporate Governance	AR&A p80
	2-15 Conflicts of interest	Directors' Report on Corporate Governance	AR&A p80
	2-16 Communication of critical concerns	Directors' Report on Corporate Governance Grievances, raising concerns and whistleblowing	AR&A p80 SR p80

GRI Standard	Disclosure	Reference	Page
2 General disclosures	2-17 Collective knowledge of highest governance body	Directors' Report on Corporate Governance	AR&A p80
	2-18 Evaluation of the performance of the highest governance body	Directors' Report on Corporate Governance	AR&A p80
	2-19 Remuneration policies	Directors' Remuneration Report	AR&A p103
	2-20 Process to determine remuneration	Directors' Remuneration Report	AR&A p103
	2-21 Annual total compensation ratio	Directors' Remuneration Report	AR&A p103
	2-22 Composition of the highest governance body and its committees	A view from the Board A view from the CEO	SR p6 SR p7
	2-23 Policy commitments	Policies and documents	Datasheet - Policies and documents tab
	2-24 Embedding policy commitments	Doing the right thing	AR&A p22
	2-25 Processes to remediate negative impacts	Grievances, raising concerns and whistleblowing	SR p80
	2-26 Mechanisms for seeking advice and raising concerns	Grievances, raising concerns and whistleblowing	SR p80
	2-27 Compliance with laws and regulations	Compliance with law and regulations	SR p84
	2-28 Membership associations	Working together with our external associations	SR p19-p21
	2-29 Approach to stakeholder engagement	Our stakeholders	Datasheet - Our stakeholders tab AR&A p17
	2-30 Collective bargaining agreements	Additional HR information Non-financial information	Datasheet - Social data tab AR&A p32
3 Material topics	3-1 Process to determine material topics	Our double materialty assessment	SR p11
	3-2 List of material topics	Our double materialty assessment	SR p11
	3-3 Management of material topics	Our double materialty assessment	SR p11
201 Economic performance	201-1 Direct economic value generated and distributed	Income statements	AR&A p131
	201-2 Financial implications and other risks and opportunities due to climate change	Climate strategy and TCFD	AR&A p62
	201-3 Defined benefit plan obligations and other retirement plans	Notes to the accounts	AR&A p135
	201-4 Financial assistance received from government	N/A	N/A
202 Market presence	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	N/A	N/A
	202-2 Proportion of senior management hired from the local community	Additional HR information	Datasheet - Social data tab
203 Indirect Economic Impacts	203-1 Infrastructure investments and services supported	N/A	N/A
	203-2 Significant indirect economic impacts	N/A	N/A
204 Procurement practices	204-1 Proportion of spending on local suppliers	Our supply chain	SR p81
205 Anti-corruption	205-1 Operations assessed for risks related to corruption	Combating economic crime	SR p76
	205-2 Communication and training about anti-corruption policies and procedures	Combating economic crime	SR p76
	205-3 Confirmed incidents of corruption and actions taken	Combating economic crime	SR p76

GRI Standard	Disclosure	Reference	Page
206 Anti-competitive behaviour	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	Governance data	Datasheet - Governance data tab
207 Tax	207-1 Approach to tax	Managing tax	SR p84
	207-2 Tax governance, control, and risk management	Managing tax	SR p84
	207-3 Stakeholder engagement and management of concerns related to tax	Managing tax	SR p84
	207-4 Country-by-country reporting	N/A	N/A
302 Energy	302-1 Energy consumption within the organization	Energy consumption	Datasheet - Energy consumption tab
	302-2 Energy consumption outside of the organization	N/A	N/A
	302-3 Energy intensity	Energy intensity	Datasheet - Energy consumption tab
	302-4 Reduction of energy consumption	Energy consumption	Datasheet - Energy consumption tab
	302-5 Reductions in energy requirements of products and services	N/A	N/A
303 Water and effluents	303-1 Interactions with water as a shared resource	N/A	N/A
	303-2 Management of water discharge related impacts	N/A	N/A
	303-3 Water withdrawal	N/A	N/A
	303-4 Water discharge	N/A	N/A
	303-5 Water Consumption	Water data	Datasheet - Waste and recycling data tab
305 Emissions	305-1 Direct (Scope 1) GHG emissions	Energy consumption	Datasheet - Energy consumption tab
	305-2 Energy indirect (Scope 2) GHG emissions	Energy consumption	Datasheet - Energy consumption tab
	305-3 Other indirect (Scope 3) GHG emissions	Energy consumption	Datasheet - Energy consumption tab
	305-4 GHG emissions intensity	Energy consumption	Datasheet - Energy consumption tab
	305-5 Reduction of GHG emissions	Energy consumption	Datasheet - Energy consumption tab
306 Waste	306-1 Waste generation and significant waste-related impacts	Waste and recycling data	Datasheet - Waste and recycling data tab
	306-2 Management of significant waste-related impacts	Waste and recycling data	Datasheet - Waste and recycling data tab
	306-3 Waste generated	Waste and recycling data	Datasheet - Waste and recycling data tab
	306-4 Waste diverted from disposal	Waste and recycling data	Datasheet - Waste and recycling data tab
	306-5 Waste directed to disposal	Waste and recycling data	Datasheet - Waste and recycling data tab
308 Supplier environmental assessment	308-1 New suppliers that were screened using environmental criteria	Supplier standards, due diligence and prompt payments	SR p83
	308-2 Negative environmental impacts in the supply chain and actions taken	Supplier standards, due diligence and prompt payments	SR p83

GRI Standard	Disclosure	Reference	Page
401 Employment	401-1 New employee hires and employee turnover	2024 workforce at a glance	Datasheet - Social data tab
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Better financial wellbeing for colleagues	SR p68
	401-3 Parental leave	Additional HR information	Datasheet - Social data tab
402 Labour/management relations	402-1 Minimum notice periods regarding operational changes	Additional HR information	Datasheet - Social data tab
403 Occupational health and safety	403-1 Occupational health and safety management system	Health and safety statistics	Datasheet - Social data tab
	403-2 Hazard identification, risk assessment, and incident investigation	Health and safety statistics	Datasheet - Social data tab
	403-3 Occupational health services	Health and safety statistics	Datasheet - Social data tab
	403-4 Worker participation, consultation, and communication on occupational health and safety	Health and safety statistics	Datasheet - Social data tab
	403-5 Worker training on occupational health and safety	Health and safety statistics	Datasheet - Social data tab
	403-6 Promotion of worker health	Health and safety statistics	Datasheet - Social data tab
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Health and safety statistics	Datasheet - Social data tab
	403- 8 Workers covered by an occupational health and safety management system	Health and safety statistics	Datasheet - Social data tab
	403-9 Work-related injuries	Health and safety statistics	Datasheet - Social data tab
	403-10 Work-related ill health	Health and safety statistics	Datasheet - Social data tab
404 Training and education	404-1 Average hours of training per year per employee	Additional HR information	Datasheet - Social data tab
	404-2 Programs for upgrading employee skills and transition assistance programs	Developing future careers	SR p56
	404-3 Percentage of employees receiving regular performance and career development reviews	Additional HR information	Datasheet - Social data tab
405 Diversity and equal opportunity	405-1 Diversity of governance bodies and employees	Board of Directors 2024 workforce at a glance	AR&A p74 Datasheet - Social data tab
	405-2 Ratio of basic salary and remuneration of women to men	Policies and documents	Datasheet - Policies and documents tab
406 Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	Additional HR information	Datasheet - Social data tab
413 Local communities	413-1 Operations with local community engagement, impact assessments, and development programs	Social	SR p49
415 Public policy	415-1 Political contributions	Directors' Report Government and regulators	AR&A p118 SR p84
417 Marketing and labelling	417-2 Incidents of non-compliance concerning product and service information and labelling	None	N/A
	417-3 Incidents of non-compliance concerning marketing communications	None	N/A
418 Customer privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cyber security and data privacy	SR p79

Consultations held by public bodies

In respect of consultations held by public bodies in 2025, the Group participated as follows:

Public body	Paper reference	Paper name	Response
Prudential Regulation Authority	CP2/25	Leverage Ratio: changes to the retail deposits threshold for application of the requirement	Directly
Prudential Regulation Authority	CP4/25	Depositor protection	Via UK Finance
Financial Conduct Authority	DP25/2	Mortgage Rule Review: the future of the mortgage market	Via UK Finance & Building Societies Association
Financial Conduct Authority	CP25/11	Mortgage Rule Review: First steps to simplify our rules and increase flexibility	Via UK Finance & Building Societies Association
Financial Conduct Authority	CP25/13	Improving the complaints reporting process	Via UK Finance
Financial Conduct Authority	CP25/22	Modernising the redress system	Via UK Finance
European Banking Authority	CP/2025/12	Consultation on its draft guidelines on third-party risk management with regard to non-ICT related services	Via UK Finance
Financial Ombudsman Service	20250709	FOS review consultation document	Via UK Finance
Financial Ombudsman Service	N/A	Consultation on changes to case fees for business	Via UK Finance
Financial Ombudsman Service	N/A	Consultation on interest on compensation awards	Via UK Finance

Published policies and documents

Coventry Building Society Policy name	Link
Group Annual Report & Accounts 2025	TBC
Anti-bribery and corruption risk policy	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/corporate-governance/anti-bribery-and-inducements-policy.pdf
Anti-Money Laundering, Terrorist Financing and Faciliation of tax evasion risk management policy	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/corporate-governance/anti-money-laundering-terrorist-financing-and-facilitation-of-tax-evasion-risk-management-policy.pdf
Corporate Governance	https://www.coventrybuildingsociety.co.uk/member/corporate-governance.html
Environment policy	https://www.coventrybuildingsociety.co.uk/member/sustainability/environment-policy.html
Fraud risk management policy	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/corporate-governance/Fraud-Risk-Management-Policy.pdf
Gender pay gap report	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/sustainability/gender-pay-gap-report.pdf
Human rights policy	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/corporate-governance/human-rights-policy.pdf
Modern slavery statement	https://www.coventrybuildingsociety.co.uk/member/corporate-governance/slavery-and-human-trafficking-statement.html
Remuneration policy	https://www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/esg/corporate-governance/society-remuneration-policy.pdf
Sustainability Report	TBC
Tax strategy	https://www.coventrybuildingsociety.co.uk/member/corporate-governance/tax-strategy.html
Whistleblowing policy	https://www.coventrybuildingsociety.co.uk/member/corporate-governance/Whistleblowing.html

The Co-operative Bank plc Policy name	Link
Anti-bribery and corruption policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/Bribery-and-Corruption-Policy-Overview.pdf
Articles of Association	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/governance/The-Co-operative-Bank-plc-Articles-of-Association.pdf
Bullying and harrassment policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/bullying-and-harassment-policy-overview.pdf
Code of conduct	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/code-of-conduct-policy.pdf
Conduct risk policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/Conduct-Risk-Policy-Overview.pdf
Diversity and inclusion policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/diversity-and-inclusion-policy.pdf
Environment, Social and Governance approach	https://www.co-operativebank.co.uk/about-us/investor-relations/esg/
Environmental and biodiversity policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/environmental-and-biodiversity-policy.pdf
Ethical policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/ethicalpolicy/ethical-policy.pdf
Financial crime policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/financial-crime-policy-overview.pdf
Freedom of Association policy	https://www.co-operativebank.co.uk/pdfs/bank/investorrelations/Freedom-of-Association-Policy.pdf
Modern slavery and human trafficking	https://www.co-operativebank.co.uk/about-us/our-business/human-trafficking-statement/
Pay gap reporting	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/ourbusiness/gender-pay-gap-report-2024.pdf
Political involvement disclosure policy	political-involvement-disclosure-policy.pdf
Product governance policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/product-governance-policy-overview.pdf
Responsible marketing policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/responsible-marketing-policy-overview.pdf
Sustainable procurement and supplier policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/Sustainable-Procurement-and-Supplier-Policy.pdf
Sustainability Report	TBC
Tax strategy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/ourbusiness/the-co-operative-bank-tax-strategy.pdf
Values and Ethics	https://www.co-operativebank.co.uk/values-and-ethics/
Vulnerable customer policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/Vulnerable-Customer-Policy-Overview.pdf
Whistleblowing policy	https://www.co-operativebank.co.uk/pdfs/bank/aboutus/concern-at-work--whistleblowing-policy-overview.pdf