

**Quick reference guide for our ESG issues**

Category	Issue	Reference integrated annual report
Approach	Business model	<b>Group overview:</b> Our business model
	Six capitals	<b>Introduction:</b> About this report <b>Group overview:</b> Our business model <b>Performance review:</b> Managing risks and opportunities; Monitoring key risks <b>Sustainability review:</b> Focusing on sustainability
	UN Sustainable Development Goals	<b>Group overview:</b> Chair's review; Our business model
		<b>Sustainability review:</b> Our alignment to the SDGs
		<b>Performance review:</b> Our businesses' activities
	Environment	Environment
Society	People & diversity	<b>Sustainability review:</b> Our people
		<b>Governance:</b> Governance at a glance
		<b>Performance review:</b> Our businesses' activities
	Society	<b>Sustainability review:</b> Focusing on sustainability; Data privacy and protection; Artificial intelligence and machine learning; Society <b>Performance review:</b> Our businesses' activities
Governance	Operating responsibly	<b>Sustainability review:</b> Focusing on sustainability, cybersecurity, artificial intelligence and machine learning, and tax
	Governance	<b>Governance:</b> Our board, governance at a glance and remuneration at a glance
	Risk	<b>Performance review:</b> Managing risks and opportunities; Monitoring key risks