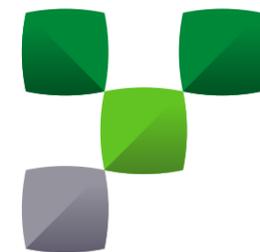




# 2025 SUSTAINABILITY REPORTING FRAMEWORK INDEX AND DATASHEET



**YORKSHIRE  
BUILDING  
SOCIETY**

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# INTRODUCTION

This Sustainability Reporting Framework Index and Datasheet has been developed to accompany our Sustainability Report and Annual Report and Accounts for Yorkshire Building Society ('the Society' or YBS) and its controlled entities (the Group) for the year ended 31 December 2025.

It provides a comprehensive, transparent and accessible view of the data, methodologies and reporting standards that underpin our sustainability disclosures.

Within this datasheet, readers will find the quantitative sustainability metrics reported for the year, alongside historical data where relevant. It also outlines the reporting frameworks we align to - the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking self-assessment report and the Global Reporting Initiative index - and maps our disclosures to those frameworks for ease of reference. To further support clarity and

comparability, we include our basis of reporting, describing the scope, definitions and controls for our material metrics.

The document includes PricewaterhouseCoopers LLP (PwC)'s assurance report, to provide an overview of the limited assurance process that has been undertaken for select metrics. By undertaking this independent assurance process, we now have an additional level of credibility and transparency for the selected metrics. The metrics that have been subject to limited assurance by PwC are marked with a star (★) throughout this document. The PwC assurance engagement was conducted in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised) - Assurance Engagements Other Than Audits or Reviews of Historical Financial Information - and ISAE 3410 - Assurance Engagements on Greenhouse Gas Statements.



# UNEP FI Principles for Responsible Banking Report

Yorkshire Building Society signed the Principles for Responsible Banking (PRB or Principles) in January 2023. We're continuing to align our practices to the principles required by signatories: alignment; impact and target setting; clients and customers; stakeholders; governance and culture; and transparency and accountability, which will continue to develop our sustainability strategy. This is our third self-assessment report, which demonstrates our commitment to align to the Paris Climate Agreement, the United Nations Sustainable Development Goals (SDGs) and the principles themselves.

## Principle 1: Alignment

As a UK-based mutual society, we provide long-term financial security for our members and customers while ensuring positive social and environmental impacts and delivering value to our members.

### Our Purpose

Providing Real Help with Real Life for our members, customers, colleagues and communities has been our Purpose for over 160 years. In 2025, we refined this Purpose to make clearer what it means in practice. After engaging with nearly 500 colleagues, members, partners and leaders in workshops, interviews and surveys, it was clear: Real Help with Real Life means **members coming together to make good homes possible for more people.**

Putting our Purpose into action starts with being the number one choice for savers, and is underpinned by five key priorities:

1. Making home ownership more accessible
2. Helping people make the most of their homes
3. Supporting responsible landlords
4. Investing in creating more good homes
5. Calling for change in the housing system

### Reporting frameworks

To ensure best practices in sustainability reporting and risk management, we align with multiple global and national frameworks, including:

- UNEP FI Principles for Responsible Banking (PRB).
- Global Reporting Initiative (GRI): We reference this international sustainability framework in our ESG report appendix.
- Mandatory environmental disclosures: the FCA-mandated Taskforce for Climate-related Financial Disclosures (TCFD) report and Companies Act requirements of the Climate-related Financial Disclosure (CFD) report and the Streamlined Energy and Carbon Report (SECR) are published in the ARA.
- Bank of England's Climate Biennial Exploratory Scenario (CBES): we assess and manage climate risks following regulatory guidance.
- S55/25 Enhancing banks and insurers approaches to managing climate-related risks: we're currently undergoing an internal review against the updated PRA expectations on managing climate risk. More information on how we manage climate-related risks can be found in the ARA.
- Modern Slavery Act Transparency Statement: published annually in compliance with UK legal requirements.

### Sustainability approach

Our sustainability approach and all our actions remain aligned to, or in service of, achieving our Purpose. Previously, we've concentrated on four key focus areas: Providing a Place to Call Home, Improving Financial Wellbeing, Investing in our People and Building a Greener Society, underpinned by a fifth, Operating Responsibly. These priorities shaped our actions and reporting, enabling us to deliver meaningful progress.

Whilst we firmed up our sustainability approach, we've continued to focus on these priorities and have reframed them in our most recent Sustainability Report under the following chapters:

- Customers and members (SDGs 1, 4, 10)
- Colleagues (SDGs 5, 8, 10)
- Communities (SDGs 1, 4, 10, 11)
- Climate (SDG 13)
- Responsible Business Foundations (SDG 17)



## Links & references

- |   |   |
|---|---|
| <p><b>YBS website:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2025 Modern Slavery Statement</a></li> </ul> <p><b>2025 Annual Reports and Accounts:</b></p> <ul style="list-style-type: none"> <li>• Our Purpose and strategy <b>page 9</b></li> <li>• Our social and environmental Impact - An evolving sustainability strategy <b>page 38</b></li> <li>• Task Force on Climate-related Financial Disclosures <b>page 40</b></li> </ul> | <p><b>2025 Sustainability Report:</b></p> <ul style="list-style-type: none"> <li>• Social and environmental impact <b>page 15</b></li> <li>• Responsible Business Foundations - Our responsibility to members, customers and society <b>page 53</b></li> </ul> <p><b>2025 Sustainability Reporting Framework Index and Datasheet:</b></p> <ul style="list-style-type: none"> <li>• GRI Index <b>page 7</b></li> </ul> |
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## Principle 2: Impact & Target Setting

Our core impact areas include financial inclusion and health, access to housing, and reducing financed emissions. These were identified through impact analysis using the UNEP FI Impact Analysis Tool, stakeholder engagement, and materiality assessments. We've taken steps to measure, manage, and set targets in each of these areas, ensuring alignment with our Sustainability approach and commitments.

	Actions Taken:	Targets & Progress:
<h3>1. Financial Inclusion &amp; Health</h3> <p>We're committed to promoting financial wellbeing by offering competitive savings products and facilitating financial education.</p>	<ul style="list-style-type: none"> <li>• Offered savings accounts with interest rates above the market average (0.62<sup>1</sup>pp in 2025).</li> <li>• Offered specialised support to vulnerable customers through our Extra Care Team, accessibility initiatives and branch services.</li> <li>• Delivered financial education and employability training and support through community programmes.</li> </ul>	<ul style="list-style-type: none"> <li>• New customers supported to save: 76,000 in 2025.</li> <li>• Number of people receiving personal support with their financial wellbeing through our community programmes: 24,300 in 2025.</li> </ul>
<h3>2. Access to Housing</h3> <p>We aim to increase homeownership accessibility, particularly for first-time buyers and underserved borrowers.</p>	<ul style="list-style-type: none"> <li>• Provided responsible mortgage lending, including higher loan-to-value (LTV) mortgages.</li> <li>• Engaged policymakers and published reports on housing sector challenges.</li> </ul>	<ul style="list-style-type: none"> <li>• People helped into a home: 53,800<sup>2</sup> in 2025.</li> <li>• First-time buyers supported: 26,300 in 2025.</li> </ul>
<h3>3. Financed Emissions Reduction</h3> <p>We're committed to measuring and mitigating emissions linked to our mortgage portfolio.</p>	<ul style="list-style-type: none"> <li>• Disclosed financed emissions related to our residential and commercial lending portfolios.</li> <li>• Participated in green finance initiatives and supported customers with online energy efficiency tools.</li> </ul>	<ul style="list-style-type: none"> <li>• EPC data captured for residential mortgages: 59.4% in 2025.</li> <li>• EPC data captured for commercial mortgages: 69.5% in 2025.</li> </ul>

## Addressing Interlinkages Between Impact Areas:

We acknowledge the overlap between financial health, housing access, and climate impact. For example:

- Supporting first-time buyers contributes to financial wellbeing and homeownership.
- Offering energy-efficient mortgage solutions improves financial stability (lower energy costs) while reducing emissions.
- Collaborating with policymakers enhances both housing access and green finance policies.

## Links & references

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|---|---|
| <p><b>2025 Annual Report and Accounts:</b></p> <ul style="list-style-type: none"> <li>• Our performance <b>page 2</b></li> <li>• Purpose in action - Sustainable homes <b>page 12</b></li> <li>• Purpose in action - Calling for change in the housing system <b>page 14</b></li> <li>• Task Force on Climate-related Financial Disclosures <b>page 40</b></li> <li>• Corporate Governance Report page - Engagement with stakeholders <b>page 71</b></li> </ul> | <p><b>2025 Sustainability Report:</b></p> <ul style="list-style-type: none"> <li>• Communities - Building financial resilience in our communities <b>page 40</b></li> <li>• Social and environmental impact <b>page 15</b></li> <li>• Climate - Preparing for transition risk <b>page 51</b></li> <li>• Climate - Championing climate with colleagues <b>page 49</b></li> </ul> |
|---|---|

<sup>1</sup> YBS Group average savings rate compared to Rest of Market average rates. Source: CACI's Current Account and Savings Database (CSDB), Stock. Data period December 2024 – November 2025 (being latest available).

<sup>2</sup> Figures include all house purchases (first-time buyers, home movers, residential and commercial buy-to-let) and exclude remortgages and internal product transfers. Calculated by multiplying new mortgages by the average occupancy rate (ONS: 2.4). You can find the Basis of Reporting on page 13.

## Principle 3: Clients & Customers

We support customers and members with products and services that help them to save and take steps towards securing a good home. That includes encouraging them to build financial resilience, and to make energy efficient choices and improvements to ensure safe and sustainable homes.

	Products & Propositions	Policies
<b>Financial Inclusion &amp; Health:</b>	<ul style="list-style-type: none"> <li>Offered a range of savings accounts, including but not limited to, regular savings, loyalty accounts, ISAs and children's accounts.</li> <li>Citizens Advice partnership.</li> </ul>	<ul style="list-style-type: none"> <li>Product and Distribution Governance Policy.</li> <li>Access to Housing.</li> </ul>
<b>Access to Housing:</b>	<ul style="list-style-type: none"> <li>Offered First Home Saver account to help first-time buyers build a deposit to purchase a house.</li> <li>Commission-free protection products to help our customers build and protect their financial resilience.</li> </ul>	<ul style="list-style-type: none"> <li>Retail &amp; Commercial Lending Policy.</li> <li>Vulnerable Customer Policy.</li> <li>Financed Emissions Reduction.</li> </ul>
<b>Financed Emission Reduction:</b>	<ul style="list-style-type: none"> <li>Energy Related Additional Loan.</li> <li>Snugg partnership.</li> <li>Minimum EPC rating threshold to encourage sustainable housing stock.</li> </ul>	<ul style="list-style-type: none"> <li>Environmental &amp; Climate Change Risk Policy.</li> </ul>

### Links & references

**YBS website:**

- Our policies

**2025 Annual Report and Accounts:**

- Our performance **page 2**
- Our strategy **page 16**
- Purpose in action - Sustainable homes **page 12**
- Climate - preparing members and customers **page 39**
- Task Force on Climate-related Financial Disclosures **page 40**

**2025 Sustainability Report:**

- Social and environmental impact – Customers and members **page 49**

## Principle 4: Stakeholders

We actively consult, engage, and collaborate with a range of stakeholders to enhance our responsible business practices and implement the UNEP FI Principles for Responsible Banking (PRB). Through direct engagement, partnerships, advocacy and our sustainability approach, we ensure our financial products and responsible banking commitments align with stakeholder expectations and contribute to addressing significant social and environmental impacts.

We know some of the previously identified material topics have evolved since our last materiality assessment. In 2026, we plan to update our materiality review and impact assessment, in line with the requirements of the UNEP FI Principles for Responsible Banking. This will ensure we identify and assess our most material risks and opportunities, focusing our activity where we can deliver the greatest impact aligned to our Purpose.

### Members/Customers

- My Voice (online member panel): Provided insight on savings products, membership benefits, and social investment strategies.
- Annual General Meeting (AGM): Members vote on key governance and sustainability-related issues.
- Direct engagement: members were consulted on the Purpose project and directly inputted into its articulation.

### Local Communities

- Charity partners: We have a national charity partnership with FareShare, with the aim to support people into employment. We also offer Citizens Advice advisers within our retail network providing free, in-branch face-to-face financial support for members of the community.
- Funding for local charities: Supporting financial education and inclusion programmes.
- Employee volunteering initiatives: encouraging direct community engagement.
- Business in the Community, with colleagues on the Leadership Council, Yorkshire & Humber Leadership Board, Yorkshire & Humber ED&I Network and Bradford Place Board.

### Colleagues

- Annual engagement survey.
- Forums and networks.
- Live leadership events.

### Investors

- Engage with Non-Financial Ratings Agencies (NFRAs) including: MSCI and Sustainalytics to improve transparency on social and environmental sustainability initiatives.

### Government & Regulators

- Attend political party conferences.
- Lobby for change in the interest of our members.
- Participate in forums.

### Industry Collaboration

- We were headline sponsor of UK Savings Week for the fourth year running to continue championing the benefits of saving.

### Links & references

**2025 Annual Report and Accounts:**

- Our Purpose and strategy **page 9**
- Corporate Governance Report - Engagement with stakeholders **page 71**

**2025 Sustainability Report:**

- Social and environmental impact - Customers and members **page 18**
- Social and environmental impact - Colleagues - Encouraging colleague engagement **page 35**
- Social and environmental impact - Communities **page 39**
- Social and environmental impact - Climate **page 45**

## Principle 5: Governance & Culture

We continue to have a robust governance framework designed to oversee our sustainability commitments, manage significant risks, and implement responsible banking principles. Our sustainability governance structure was strengthened in 2025 through the establishment of a new Board Committee, the Environmental and Social Purpose Committee (ESPC). This is supported by the Executive Environmental and Social Purpose Committee (EESPC), which replaces the former Environmental, Social and Governance Committee. These changes mean sustainability matters are reviewed at the highest-level in the business, signalling our commitment to sustainable business practices.

In 2025, the Board reviewed and approved our evolved sustainability approach. This update reflected our prior materiality assessments, stakeholder research from the Purpose project, and a comprehensive review of the external environment – including the housing, climate and social cohesion crises that continue to shape a challenging environment for our members and customers.

### Progress in 2025

- Introduced a new Board-level Environmental and Social Purpose Committee, Chaired by Non-Executive Director, Janet Pope.
- Appointed a new Chief Strategy and Sustainability Officer who chairs our Executive Environmental and Social Purpose Committee (EESPC).

### Links & references

#### 2025 Annual Report and Accounts:

- Corporate Governance Statement – Board and committee architecture **page 66**

#### 2025 Sustainability Report:

- Social and environmental impact – An evolving sustainability strategy **page 15**
- Climate **page 45**
- Responsible Business Foundations - Sustainability governance **page 54**

## Principle 6: Transparency & Accountability

To strengthen our transparency and reporting, we obtained independent limited assurance on selected climate-related and colleague-related data disclosed within the Sustainability Report by PwC marked with a star (★). PwC’s assurance report is included on page 27 of this document.

We continue to report against the GRI, TCFD and CDP frameworks and are looking at the requirements of the IFRS Sustainability Disclosure Standards.

As we enter our fourth year as a signatory of PRB, we will develop new long-term goals, aligned to our enhanced Purpose and revised sustainability approach, which will be a key priority moving forward.

### Links & references

#### 2025 Annual Report and Accounts:

- Task Force on Climate-related Financial Disclosures **pages 40 - 52**

#### 2025 Sustainability Report:

- Climate **page 45**

#### 2025 Sustainability Reporting Framework Index and Datasheet:

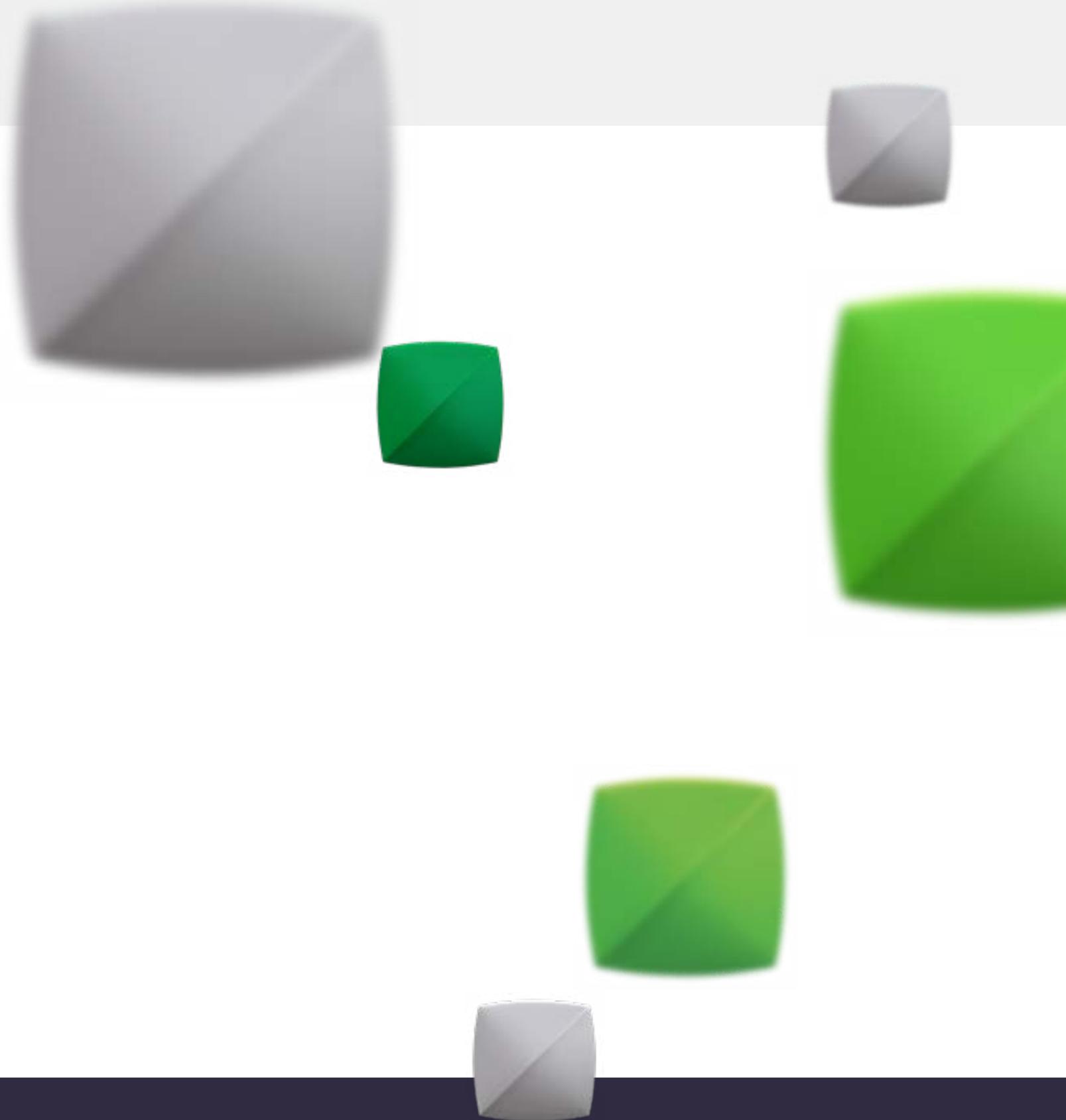
- GRI Index **page 7**

## Global Reporting Initiative (GRI) Index

The Global Reporting Initiative provides a comprehensive set of standards that enable us to report on all key activities against a universally recognised framework. We'll continue to review our disclosures to further improve our transparency and meet stakeholder expectations.

### Statement of use

Yorkshire Building Society has reported the information cited in this GRI Index for the reporting period 1 January 2025 to 31 December 2025 with reference to the GRI standards. This report is in alignment with the reporting in the 2025 Annual Report and Accounts (ARA).



# Global Reporting Initiative (GRI) Index

The following table demonstrates our full or partial alignment to the GRI Standards and the material topics we have identified. Alongside the 2025 Sustainability Report, information can be found in the 2025 Annual Report and Accounts (ARA), the [2024 ESG Report](#) and on the policies page of our website.

GRI standard	Disclosure	Location / Comment
<b>General disclosures</b>		
<b>GRI 2: General Disclosures 2021</b>	2-1 Organisational details	Legal name: Yorkshire Building Society Legal form and nature of ownership: Mutual organisation incorporated and domiciled in the UK, owned by its members Principal office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Countries of operation: United Kingdom
	2-2 Entities included in the organisation’s sustainability reporting	Yorkshire Building Society and subsidiaries as set out in ARA, Financial statement, <b>page 161</b>
	2-3 Reporting period, frequency and contact point	Reporting period (annual): 1 Jan 2025 to 31 Dec 2025
	2-4 Restatements of information	Figures reported incorrectly in the 2024 ESG Report have been amended in this version. Explanations have been provided where necessary.
	2-5 External assurance	Selected climate-related and people-related data within this report have been subject to independent limited assurance by PricewaterhouseCoopers LLP (PwC), as indicated by a star (★) throughout the Sustainability Report
<b>2. Activities and workers</b>	2-6 Activities, value chain and other business relationships	ARA, Strategic Report - Our Purpose and Strategy, <b>page 9</b>
	2-7 Employees	2025 Sustainability Reporting Framework Index and Datasheet – Sustainability Data Table: Colleague metrics, <b>page 24</b>
	2-8 Workers who are not employees	Not reported
<b>3. Governance</b>	2-9 Governance structure and composition	Sustainability Report, Responsible Business Foundations - Sustainability governance, <b>page 54</b> ARA, Corporate Governance Report, <b>page 64</b>
	2-10 Nomination and selection of the highest governance body	ARA, Board Governance and Nominations Committee report, <b>page 82</b>
	2-11 Chair of the highest governance body	ARA, Board and Committee Architecture, <b>page 66</b>
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Report, Responsible Business Foundations - Sustainability governance, <b>page 54</b> ARA, Board and Committee Architecture, <b>page 66</b>
	2-13 Delegation of responsibility for managing impacts	Sustainability Report, Responsible Business Foundations - Sustainability governance, <b>page 54</b> ARA, Board and Committee Architecture, <b>page 66</b>
	2-14 Role of the highest governance body in sustainability reporting	Sustainability Report, Responsible Business Foundations - Sustainability governance, <b>page 54</b>
	2-15 Conflicts of interest	ARA, Conflict of Interest, <b>page 75</b>
	2-16 Communication of critical concerns	ARA, Whistleblowing, <b>page 75</b> Whistleblowing Policy Sustainability Reporting Framework Index and Datasheet - Sustainability data table: Whistleblowing reports
	2-17 Collective knowledge of the highest governance body	Sustainability Report, Responsible Business Foundations - Sustainability governance, <b>page 54</b> ARA, Board Training and Development, <b>page 80</b>
	2-18 Evaluation of the performance of the highest governance body	ARA, Annual Board effectiveness review, <b>page 80</b>
	2-19 Remuneration policies	ARA, Directors’ Remuneration Report, <b>page 114</b>
	2-20 Process to determine remuneration	ARA, Directors’ Remuneration Report, <b>page 114</b> 2025 Sustainability Reporting Framework Index and Datasheet – Sustainability Data Table: AGM voting results, <b>page 124</b>
	2-21 Annual total compensation ratio	ARA, Directors Remuneration Report, <b>page 114</b>



# Global Reporting Initiative (GRI) Index

GRI standard	Disclosure	Location / Comment
<b>General disclosures</b>		
<b>4. Strategy, policies and practices</b>	2-22 Statement on sustainable development strategy	Sustainability Report, Social and environmental impact – Defining our new approach, <b>page 16</b>
	2-23 Policy commitments	<a href="#">Policies</a> <a href="#">Modern Slavery Act</a>
	2-24 Embedding policy commitments	Sustainability Report, Purpose in action, <b>page 8</b> <a href="#">Training and Competence Policy Guide</a>
	2-25 Processes to remediate negative impacts	<a href="#">Complaints Policy</a> <a href="#">Help us improve</a> <a href="#">Complaints Report</a>
	2-26 Mechanisms for seeking advice and raising concerns	<a href="#">Whistleblowing Policy</a>
	2-27 Compliance with laws and regulations	ARA, Our Enterprise Risk Management Framework ('ERM'), <b>page 100</b>
	2-28 Membership associations	<a href="#">Political and Public Policy Engagement Policy</a>
	<b>5. Stakeholder engagement</b>	2-29 Approach to stakeholder engagement
2-30 Collective bargaining agreements		2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues, <b>page 24</b> Sustainability Report, Investing in Our People: Collective Bargaining, <b>page 35</b>
<b>Material topic disclosures</b>		
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Sustainability Report, Social and environmental impact, <b>page 15</b> 2024 ESG Report, Our Purpose and strategy: Stakeholder engagement, <b>page 10</b>
	3-2 List of material topics	Sustainability Report, Social and environmental impact, <b>page 15</b> 2024 ESG Report, Our Purpose and strategy: Stakeholder engagement, <b>page 10</b>
	3-3 Management of material topics	Sustainability Report, Social and environmental impact, <b>page 15</b> 2024 ESG Report, Our Purpose and strategy: Stakeholder engagement, <b>page 10</b>
<b>201 Economic Performance</b>	201-1 Direct economic value generated and distributed	ARA, Income Statements, <b>page 140</b>
	201-2 Financial implications and other risks and opportunities due to climate change	ARA, Climate risk and opportunity management, <b>page 42</b>
	201-3 Defined benefit plan obligations and other retirement plans	ARA, Retirement benefit obligations, <b>page 170</b>
	201-4 Financial assistance received from government	Not applicable
<b>202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	<a href="#">Gender Pay Gap</a>
	202-2 Proportion of senior management hired from the local community	Not reported
<b>205 Anti-corruption</b>	205-1 Operations assessed for risks related to corruption	<a href="#">Financial Crime Policy</a> <a href="#">Our policies</a> Sustainability Report, Responsible Business Foundations - Anti-bribery and corruption <b>page 58</b>
	205-2 Communication and training about anti-corruption policies and procedures	<a href="#">Financial Crime Policy</a>
	205-3 Confirmed incidents of corruption and actions taken	Not reported; YBS operates under strict regulatory oversight and maintains robust governance frameworks, including anti-bribery and corruption policies. There have been no confirmed incidents of corruption, and due diligence processes help mitigate risks, making this disclosure not applicable.
<b>Tax 2019</b>	207-1 Approach to tax	<a href="#">Tax Strategy</a> Sustainability Report, Responsible Business Foundations - Approach to tax, <b>page 60</b>
	207-2 Tax governance, control, and risk management	<a href="#">Tax Strategy</a> Sustainability Report, Responsible Business Foundations - Approach to tax, <b>page 60</b>
	207-3 Stakeholder engagement and management of concerns related to tax	<a href="#">Political and Public Policy Engagement Policy</a> Sustainability Report, Responsible Business Foundations - Approach to tax, <b>page 60</b>
	207-4 Country-by-country reporting	Sustainability Report, Responsible Business Foundations - Approach to tax, <b>page 60</b> ARA, Country-by-country report, <b>page 230</b>

# Global Reporting Initiative (GRI) Index

GRI standard	Disclosure	Location / Comment
<b>Material topic disclosures</b>		
<b>302 Energy 2016</b>	302-1 Energy consumption within the organisation	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	302-2 Energy consumption outside of the organisation	Not applicable; energy consumption outside the organisation is included in Scope 3 emissions reporting under GRI 305.
	302-3 Energy intensity	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	302-4 Reduction of energy consumption	Sustainability Report, Climate <b>page 46</b>
	302-5 Reductions in energy requirements of products and services	Not applicable; as a financial services provider, YBS's products are service based. Energy reduction efforts focus on operational efficiency rather than product design.
<b>305 Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Sustainability Report, Climate, <b>page 46</b> 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	305-2 Energy indirect (Scope 2) GHG emissions	Sustainability Report, Climate, <b>page 46</b> 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	305-3 Other indirect (Scope 3) GHG emissions	Sustainability Report, Climate, <b>page 46</b> 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	305-4 GHG emissions intensity	2025 Sustainability Reporting Framework Index and Datasheet - Climate Change: Intensity Ratios, <b>page 25</b>
	305-5 Reduction of GHG emissions	Sustainability Report, Climate, <b>page 46</b> 2025 Sustainability Reporting Framework Index and Datasheet - Climate Change: Intensity Ratios, <b>page 25</b>
	305-6 Emissions of ozone-depleting substances (ODS)	Not material: YBS has no significant use of ODS due to the nature of its office-based operations, and any minimal usage from air conditioning is accounted for in Scope 1 emissions.
	305-7 Nitrogen oxides (NOx), sulfur oxides (Sox) and other significant air emissions	Not material: YBS has minimal air emissions, as its operations are office-based. Any emissions from company vehicles are included in Scope 1 and Scope 3 (employee travel) reporting.
<b>306 Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	306-2 Management of significant waste-related impacts	Sustainability Report, Climate – Waste, water and broader environmental impact, <b>page 47</b>
	306-3 Waste generated	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	306-4 Waste diverted from disposal	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
	306-5 Waste directed to disposal	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Climate, <b>page 25</b>
<b>401 Employment 2016</b>	401-1 New employee hires and employee turnover	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues, <b>page 24</b>
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Sustainability Report, Colleagues – Rewarding performance, <b>page 33</b>
	401-3 Parental leave	Not reported
<b>402: Labour/ Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	Sustainability Report, Colleagues – Collective bargaining, <b>page 35</b> Redeployment Policy
<b>403 Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Fire, Health and Safety Policy
	403-2 Hazard identification, risk assessment, and incident investigation	Fire, Health and Safety Policy 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues metrics, <b>page 25</b>
	403-3 Occupational health services	Fire, Health and Safety Policy 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues metrics, <b>page 25</b>
	403-4 Worker participation, consultation, and communication on occupational health and safety	Fire, Health and Safety Policy 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues metrics, <b>page 25</b>
	403-5 Worker training on occupational health and safety	Fire, Health and Safety Policy 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleagues metrics, <b>page 25</b>
	403-6 Promotion of worker health	Fire, Health and Safety Policy
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Fire, Health and Safety Policy
	403-8 Workers covered by an occupational health and safety management system	Fire, Health and Safety Policy
	403-9 Work-related injuries	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Customers and members metrics, <b>page 24</b>
	403-10 Work-related ill health	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Customers and members metrics, <b>page 24</b>



GRI standard	Disclosure	Location / Comment
<b>Material topic disclosures</b>		
<b>404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Sustainability Report, Colleagues - Supporting colleague learning and development, <b>page 36</b>
	404-2 Programme for upgrading employee skills and transition assistance programmes	Sustainability Report, Colleagues - Supporting colleague learning and development, <b>page 36</b> <a href="#">Training &amp; Competence Policy Guide</a> <a href="#">Redeployment Policy</a> <a href="#">Secondments Policy</a>
	404-3 Percentage of employees receiving regular performance and career development reviews	2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleague metrics, <b>page 24</b>
<b>405 Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	2025 Sustainability Reporting Framework Index and Datasheet – Sustainability Data Table: Colleague metrics, <b>page 24</b> ARA, Board Diversity Statement, <b>page 87</b>
	405-2 Ratio of basic salary and remuneration of women to men	<a href="#">Gender Pay Reporting</a>
<b>406 Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	2025 Sustainability Reporting Framework Index and Datasheet – Sustainability Data Table: Colleague metrics, <b>page 24</b>
<b>407 Freedom of Association and Collective Bargaining 2016</b>	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Sustainability Report, Colleagues – Collective bargaining, <b>page 35</b> <a href="#">Standards for Suppliers</a>
<b>410: Security Practices 2016</b>	410-1 Security personnel trained in human rights policies or procedures	Sustainability Report, Operating Responsibly: Empowering colleagues to protect data 2025 Sustainability Reporting Framework Index and Datasheet - Sustainability Data Table: Colleague metrics, <b>page 24</b>
<b>413 Local Communities 2016</b>	413-1 Operations with local community engagement, impact assessments, and development programmes	Sustainability Report, Communities, <b>page 38</b> Sustainability Report, Sustainability Data Table: Communities, <b>page 25</b>
	413-2 Operations with significant actual and potential negative impacts on local communities	Not applicable; YBS operates within urban and commercial settings with no significant negative impact on local communities. Our community investments are designed to create positive social outcomes.
<b>414: Supplier Social Assessment 2016</b>	414-1 New suppliers that were screened using social criteria	<a href="#">Procurement Outsourcing Third Party Risk Policy</a> 2025 Sustainability Reporting Framework Index and Datasheet - Responsible Business Foundations, <b>page 25</b>
	414-2 Negative social impacts in the supply chain and actions taken	Not applicable; YBS has a low-risk supply chain primarily comprising service providers and office-related suppliers. We manage social impact risks through supplier due diligence but do not identify this as a material issue given the low impact nature of our operations.
<b>415: Public Policy 2016</b>	415-1 Political contributions	<a href="#">Political and Public Policy Engagement Policy</a> ARA, Directors' Report, <b>page 126</b>
<b>417: Marketing and Labelling 2016</b>	417-1 Requirements for products and service information labelling	Sustainability Report, Responsible Business Foundations - Consumer Duty, <b>page 56</b> Sustainability Report, Responsible Business Foundations - Product governance, <b>page 57</b>
	417-2 Incidents of Non-compliance Concerning Product and Service Information and Labelling	Not reported; YBS provides financial products with clear terms and conditions, adhering to UK financial regulations. There have been no significant incidents of non-compliance concerning product or service labelling.
	417-3 Incidents of Non-compliance Concerning Marketing Communications	Not reported; YBS complies with all relevant marketing regulations, including the Financial Conduct Authority (FCA) guidelines. There have been no significant incidents of non-compliance related to marketing communications.
<b>418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	<a href="#">Information Management Policy</a> 2025 Sustainability Reporting Framework Index and Datasheet – Sustainability Data Table: Responsible Business Foundations, <b>page 25</b>



## Basis of reporting

This table details our approach, scope, and controls for our 2025 ESG goals. These metrics are reported in the 2025 Sustainability Report.

We note the absence of a significant body of established practice upon which to draw to evaluate and measure non-financial information allows for different, but acceptable, evaluation and measurement techniques that can affect comparability between entities, and over time. Non-financial information is subject to more inherent limitations than financial information, given the characteristics of the underlying subject matter and the methods used for measuring or evaluating it. The precision of different measurement techniques may also vary.

However, we anticipate that standards and definitions will develop and consolidate over time, and we're committed to working to align our reporting, our future approach, and processes in line with these. Selected climate-related and colleague-related metrics reported in the 2025 Sustainability Report have been subject to independent limited assurance by PricewaterhouseCoopers LLP (PwC), as indicated by a star ★.

The PwC assurance report is located on page 27 of this document.

## CUSTOMER AND MEMBER METRICS

Metric and description	Scope and exclusions	Controls over source data	Controls over calculation output
<b>Number of people helped to have a place to call home (residential) (#)</b>	Number of all new mortgages multiplied by the average occupancy rates as per Office of National Statistics (2.4). Includes all house purchases including first-time buyers and home movers from the retail mortgage book. Excludes remortgages, and internal product transfers.	Projected figures are derived from the reporting years' Operating Plan lending forecast and, using average advance assumptions based on observed previous year (full year) actuals, a proportion is derived for each segment.  Residential observed actuals are provided by the Enterprise Data team, which amalgamates actual completions as recorded on the MSO & Leap Product Report Completions (Data Sources Used: MSO Applications).  Applicable commercial completions are sourced from our lending systems.	House purchases proportion assumption applied to Budget/Quarter one forecast lending volumes are cross referenced against the proportion in the first reporting month of the year.  Residential data is sourced from a governed report generated and run by the Enterprise Data team.  Internal checks and an independent review of the data submitted as part of the quarterly reporting process is conducted by colleagues from Mortgage Policy & Risk/Customer Performance.
<b>Number of people helped to have a place to call home (commercial) (#)</b>	Number of new commercial mortgages multiplied by the average occupancy rate as per Office of National Statistics (2.4). All house purchases from the commercial buy-to-let mortgage book. Excludes remortgages, and internal product transfers.		
<b>Number of people helped to have a place to call home through our first-time buyer mortgages (#)</b>	Number of all new first-time buyer mortgages multiplied by the average occupancy rate as per Office of National Statistics (2.4). Excludes home movers, residential and commercial buy-to-let, remortgages and internal product transfers.		
<b>Number of customers helped to build more financial resilience through savings (#)</b>	Number of new savings account customers and members. Fixed rate products and loyalty products are automatically excluded as they do not represent new customers or members.	The measure is derived from our new savings account report using data from our primary savings account systems, which is based on YBS Core data. It is filtered to include only new customer accounts where the first product opened was a variable rate interest product.  Data for complete months is then exported to Excel for further analysis.	The data is sourced directly from the Tableau Savings New Account Openings report, which is derived from YBS Core data and managed in accordance with established data governance controls.



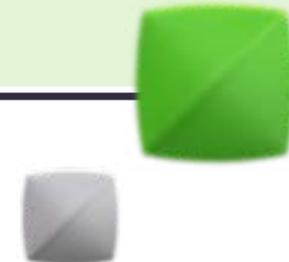
## COLLEAGUE METRICS

Metric and description	Scope and exclusions	Controls over source data	Controls over calculation output
<b>Proportion of women in senior management (grade E roles and above) (%) (★)</b>	<p>The number of colleagues that have disclosed their gender as female and are in role at grade E, F, G is presented as a proportion of the total number of employees in those grades.</p> <p>Data includes all payrolled employees (full and part-time) across grades E - G.</p> <p>Data excludes claimants, non-executive directors, chief executive, pensioners and contingent workers.</p>	<p>Colleagues self-report on My Work Life, and the gender data is collected from our people management system and reported on monthly.</p> <p>Reporting of gender is mandatory during onboarding, so all colleagues are captured.</p> <p>Measure is calculated by summing all colleagues who disclosed their gender as female with job grade E, F or G divided by all colleagues in those grades.</p>	<p>Business subject matter expert (SME) reviews and signs off monthly gender and ethnicity figures throughout the year. The measures are also tracked quarterly at the Diversity, Equity and Inclusion Forum.</p> <p>Various validation checks for completeness and consistency are completed, including checks against the total number of colleagues employed.</p>
<b>Percentage of women across all colleagues (#) (★)</b>	<p>The number of colleagues across all grades who have disclosed their gender as female is presented as a percentage of the total number of colleagues.</p> <p>Data includes all payrolled employees (full and part-time).</p> <p>Data excludes claimants, non-executive directors, pensioners and contingent workers.</p>	<p>Colleagues self-report on My Work Life, and the gender data is collected from our people management system and reported on monthly.</p> <p>Reporting of gender is mandatory during onboarding, so all colleagues are captured.</p> <p>Measure is calculated by summing all colleagues who disclosed their gender as female divided by all colleagues.</p>	
<b>Proportion of ethnically diverse colleagues in senior management (grade E roles and above) (%) (★)</b>	<p>The number of colleagues who identified as Black, Asian or Ethnically Diverse (BAED) in a grade E, F, G is presented as a proportion of the total number of employees in those grades.</p> <p>Data includes all payrolled employees (full and part-time) across grades E - G.</p> <p>Data excludes claimants, non-executive directors, chief executive, pensioners and contingent workers.</p>	<p>Colleagues self-report on My Work Life. Based on voluntary disclosures, with exclusions of 'prefer not to say' and unspecified.</p> <p>Ethnicity data is collected from our people management system and reported on monthly.</p> <p>Measure is calculated by summing all colleagues who identified as BAED with job grade E, F or G divided by all colleagues (including those who preferred not to disclose their ethnicity) in those grades.</p>	
<b>Percentage of colleagues who are from ethnically diverse backgrounds (#) (★)</b>	<p>The number of colleagues who have disclosed their ethnicity as BAED, presented as a proportion of the total number of colleagues, as at reporting date.</p> <p>Data includes all payrolled employees (full and part-time).</p> <p>Data excludes claimants, non-executive directors, pensioners and contingent workers.</p>	<p>Colleagues self-report on My Work Life. Ethnicity data is collected from our people management system and reported on monthly.</p> <p>Based on voluntary disclosures, with exclusions of 'prefer not to say' and unspecified.</p> <p>Measure is calculated by summing all colleagues who identified as BAED divided by all colleagues (including those who preferred not to disclose their ethnicity).</p>	



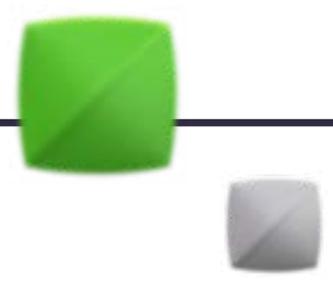
## COLLEAGUE METRICS CONTINUED

Metric and description	Scope and exclusions	Controls over source data	Controls over calculation output
<p><b>Annual number of training hours per permanent colleague (hours)</b></p>	<p>Number of hours recorded by colleagues across the following learning platforms: Learn (Kalidus), LinkedIn Learning (accessed via a YBS email address), Udemy (2024 only) and through apprenticeship programmes.</p> <p>A small number of learning instances via sources we are unable to track are excluded.</p> <p>Data includes all payrolled employees (full and part-time). Data excludes claimants, non-executive directors, pensioners and contingent workers.</p>	<p>The Learning Portfolio, Insights and Optimisation team extract the data using two bespoke reports from the Learning platform (Kalidus). Data is then normalised into a central worksheet to enable a total of training hours across all platforms to be calculated.</p> <p>The average number of permanent colleagues is calculated as an average across the reporting period.</p> <p>Measure is calculated by dividing the average number of permanent colleagues by the total number of learning hours.</p>	<p>Various validation checks for completeness and consistency are completed monthly via our People Division Operations Committee report including checks against the previous months' data, and trends of learning and total number of permanent colleagues.</p>
<p><b>Colleague engagement score (/10)</b></p>	<p>All colleagues who are on YBS payroll are eligible to complete our temperature check and annual engagement surveys.</p> <p>However, colleagues may be excluded if they (i) are away from the business during any given survey period e.g. due to family leave or long-term sick (although a link to a home email address can be shared where appropriate); or (ii) have joined the Society after the survey cut-off date (usually a week before the survey launch date).</p>	<p>Data is collected through a series of questions which colleagues complete through the Workday Peakon platform.</p> <p>It asks colleagues a series of questions relating to the extent they feel commitment to YBS. The engagement measure is broadly calculated as the average of colleagues' response to the four questions.</p> <p>Colleagues are asked to provide a score out of ten in response (0 = Not at all, 10 = Absolutely) and are invited to leave comments in response to each question.</p>	<p>Data is collected and controlled by a third-party system that uses advanced algorithms to maintain colleague confidentiality.</p> <p>Internal checks review completeness and accuracy of HR data, with business subject matter expert (SME) review and sign off following internal validation of figures.</p>
<p><b>DEI colleague engagement score (/10)</b></p>		<p>Data is collected annually in the DEI survey which colleagues complete through the Workday Peakon platform.</p> <p>It asks colleagues a series of questions relating to different aspects of DEI. The overall DEI measure is calculated as the average of colleagues' response to a single question: 'I'm satisfied with YBS's efforts to support diversity and inclusion (for example, in terms of gender, ethnicity, disability, socio-economic status).</p> <p>Colleagues are asked to provide a score out of ten in response (0 = Not at all, 10 = Absolutely) and are invited to leave comments in response to each question.</p>	



## COMMUNITY METRICS

Metric and description	Scope and exclusions	Controls over source data	Controls over calculation output
<p><b>Number of people receiving personal support with their financial wellbeing through our community programmes (#)</b></p>	<p>The total number of individuals participating in either a face-to-face or telephone financial wellbeing intervention (not restricted to YBS customers and members).</p> <p>Interventions are defined as:</p> <ul style="list-style-type: none"> <li>• Individuals participating in our financial education programme Money Minds or our employability programme and Work Immersion Days.</li> <li>• Individuals receiving support from one of our charity partners' funded programmes (Citizens Advice, FareShare).</li> <li>• Individuals supported through the Charitable Foundation strategic grant-funded programmes.</li> </ul> <p>Individuals are only counted once per programme, no matter how many times they are involved, with the exception of our Money Minds programme as we do not store personal data about participants.</p> <p>Individuals who interact with our Money Minds website are excluded.</p>	<p>Data required from our charity partners for this metric is collected monthly.</p> <p>Data relating to our colleague-delivered programmes (participants attending Money Minds and employability sessions / work immersion) is calculated using assumption-based reporting (Money Minds) or collected after each intervention (Work Immersion Days).</p> <p>The overall measure is calculated by summing the total number of individuals supported through the defined interventions.</p>	<p>Each intervention set is reviewed on its merits by the charity partner (FareShare, Citizens Advice etc.)</p> <p>Various validation checks for completeness and consistency are completed including against the previous months' data.</p>
<p><b>Proportion of colleagues using volunteering hours (%)</b></p>	<p>All colleagues who are on YBS payroll are eligible to volunteer during paid work time.</p> <p>The data comprises percentage of colleagues who have volunteered in the community at least once during work time (or claimed back time in lieu) during the annual reporting period between 1 January to 31 December 2025.</p> <p>Volunteers are only counted once, no matter how many times they volunteer.</p> <p>Any contractors volunteering, and colleagues volunteering outside of working hours (unless they claim time back in lieu), are excluded.</p>	<p>Data is collected by colleagues recording volunteering activities on our people management system.</p> <p>Measure is calculated by summing the total number of unique volunteers and dividing by the total number of employed colleagues at the end of the year.</p>	<p>Colleagues are required to confirm the total number of hours volunteered in order to be included, which is collected by a third-party system.</p> <p>Colleague representatives receive the numbers for their area on a monthly basis, so that they are able to flag if they look lower or higher than expected and ensure all hours have been captured correctly.</p> <p>Various validation checks for completeness and consistency are completed, including checks against expected volumes and the total number of colleagues employed.</p> <p>Colleagues notify the reporting team if they did not attend to remove themselves from reporting figures.</p>



## APPROACH ON EMISSIONS CALCULATIONS

YBS' carbon footprint is calculated using an operational control approach, encompassing all owned and operated sites that YBS Group has full authority to introduce and implement operating policies.

The GHG Protocol Corporate Standard framework is used in all instances, and metrics prepared for the Streamlined Energy and Carbon Report (SECR) are done so in line with the Environmental Reporting Guidelines<sup>3</sup>. For financed emissions (Scope 3 Category 15), the 3rd edition released in 2025 of the PCAF<sup>4</sup> methodology is used. Each emissions metric utilises emissions and conversion factors published annually by the Department for Energy Security and Net Zero<sup>5</sup>, unless otherwise specified in the tables below.

In some instances, there are limitations to the availability of data, which are set out against each emissions scope below. Due to these limitations it can be necessary to restate prior year's emissions metrics, for example when actual data replaces previously estimated values, which YBS does in the following instances:

- a) when the restated value differs by more than 5% to originally published value, and
- b) when the restated value changes the trajectory of emission year-on-year changes. In line with this, we have restated prior year figures for our gas usage, our financed emissions and our supply chain emissions (Scope 3 Categories 1 and 2). Refer to "Committed to reducing our impact – supply chain and financed emissions" disclosures on page 48 of the Sustainability Report.

## CLIMATE METRICS

### SCOPE 1 ENERGY USE AND EMISSIONS

Scope 1 includes sources of energy use and emissions where YBS directly burns fuel at a YBS owned and operated site, or within a YBS owned and operated vehicle. This scope includes the use of natural gas within stationary boiler systems, diesel for YBS maintenance van, refrigerant gas emissions, and use of biodiesel in back-up generators.

Data is derived from utility consumption reports, fuel invoices and invoices from third-party contractors. Where actual consumption data is not available we have used historic actual consumption data to estimate the consumption for the missing period. All emissions are calculated using relevant activity data and on a location-basis only. Annual energy use totals are individually multiplied by the appropriate emissions factor.

Scope 1 source	Controls over source data	Controls over emissions output
<p><b>Natural Gas</b></p> <p>Natural gas is used in stationary boilers at YBS owned and operated sites. Natural gas use is captured through utilities billing via a third-party bill validator, measured in kilowatt hours (kWh). This is converted to carbon emissions using the Gross Calorific Value (CV) emissions factor. Emissions are measured in tonnes of carbon dioxide equivalent (tCO<sub>2</sub>e). Both the gas usage measured in kWh and relevant emissions in tCO<sub>2</sub>e are reported.</p>	Gas bills are validated by third-party and internal teams on a quarterly basis. Completeness is reconciled against a master site and asset list.	Variance and anomaly checks are performed on all raw data.
<p><b>Vehicle use (diesel van)</b></p> <p>One YBS-controlled diesel van is used. This category does not include employee-owned cars, rental cars, or any third-party transport used in commuting or business travel. Diesel consumed by the van is measured in litres on fuel backing sheets. This volume is multiplied by the relevant conversion factor to calculate energy use in kWh, and also multiplied by the relevant emissions factor to calculate emissions in tCO<sub>2</sub>e. Both the diesel usage measured in kWh and relevant emissions in tCO<sub>2</sub>e are reported.</p>	Internal team validates fuel backing sheets on a quarterly basis.	Variance and anomaly checks are performed on all raw data.
<p><b>Refrigerant gas</b></p> <p>Refrigerant gas is used across YBS owned and operated sites to maintain air conditioning units. Refrigerant gas use is captured via invoices from a third-party contracted to provide facilities management. Refrigerant gas use across all sites is summed and multiplied by the relevant emissions factor to calculate emissions in tCO<sub>2</sub>e. Relevant emissions from refrigerant gas use is reported in tCO<sub>2</sub>e.</p>	Internal team validates refrigerant gas use on a quarterly basis.	Variance and anomaly checks are performed on all raw data.
<p><b>Emergency fuel for back-up generators (HVO)</b></p> <p>Hydrotreated vegetable oil (HVO) is used in back-up generators at select YBS owned and operated buildings. A third-party contracted to provide facilities management provides YBS its HVO use in litres. This volume is multiplied by the relevant conversion factor to calculate energy use in kWh, and also multiplied by the relevant emissions factor to calculate the non-biogenic<sup>6</sup> emissions in tCO<sub>2</sub>e. The remaining biogenic<sup>6</sup> emissions from HVO use is reported separately as it is deemed out of scope by the GHG Protocol (see page 51 of the ARA). Both the HVO usage measured in kWh and relevant emissions in tCO<sub>2</sub>e are reported.</p>	Internal team validates HVO use on a quarterly basis.	Variance and anomaly checks are performed on all raw data.
<p><b>Total Scope 1 emissions (★)</b></p> <p>The emissions relating to each of the above sources, including those associated with refrigerant gases, are consolidated in our Total Scope 1 emissions.</p>	Source data controls as set out above.	Controls over the calculations are as set out above. Additionally, the Environmental and Social Purpose Committee review the reported data on a quarterly basis and prior to the inclusion in our external disclosures.
<p><b>Streamlined Energy and Carbon Reporting (SECR) requirements</b></p> <p><b>Total Internal Energy Use ★</b></p> <p>Internal energy use from each of the above sources, excluding refrigerant gases, is consolidated with the relevant internal energy use set out in following Scope 2 and Scope 3 sections. We also calculate the Scope 1 emissions associated with the internal energy use for our SECR table.</p>		

<sup>3</sup> Environmental reporting guidelines: including Streamlined Energy and Carbon Reporting requirements

<sup>4</sup> The Global GHG Accounting and Reporting Standard for the Financial Industry

<sup>5</sup> Greenhouse gas reporting: conversion factors 2025

<sup>6</sup> As HVO is plant-derived, its emissions are split into biogenic and non-biogenic emissions. Non-biogenic emissions are those assumed to have not been absorbed by the plant during growth and are reported in Scope 1. Biogenic emissions are assumed to have been absorbed by the plant during growth and therefore do not present a net increase in emissions. These are reported as being Out of Scope.

## CLIMATE METRICS

### SCOPE 2 ENERGY USE AND EMISSIONS

Scope 2 includes sources of energy use and emissions where YBS has a) purchased electricity drawn from the National Grid at YBS owned and operated sites (including that used in the YBS electric vehicle) and b) onsite generated electricity at YBS owned and operated sites.

Data is derived from utility consumption reports and solar power generation reports from third-party contractors. Where actual consumption data is not available we have used historic actual consumption data to estimate the consumption for the missing period. All emissions are calculated using relevant activity data and are calculated on a location and market-basis (explained further below), except for onsite generated electricity where no emissions are produced (explained further below). Annual totals are individually multiplied by the appropriate emissions factor.

Scope 2 source	Controls over source data	Controls over emissions output
<p><b>Purchased electricity</b></p> <p>Purchased electricity is drawn from the National Grid to power YBS owned and operated buildings. YBS chooses to purchase renewable electricity, backed by Renewable Energy Guarantee of Origin (REGO) certificates for all of its YBS owned and operated sites. The REGO provided by YBS' electricity supplier is valid for all consumption for the duration of the contract. A third party has verified that our electricity consumption (Scope 2) can be reported as zero carbon under the GHG Protocol market-based method. This allows YBS to report a zero value for the associated emissions on a market-basis.</p> <p>Electricity use is captured through utilities billing via a third-party bill validator, measured in kilowatt hours (kWh). The relevant emissions factor is used to convert this to carbon emissions, measured in tCO<sub>2</sub>e, to determine the location-based emissions of YBS electricity use.</p> <p>The electricity usage in kWh and the relevant emissions in tCO<sub>2</sub>e are reported.</p>	<p>Electricity bills are validated by third-party and internal teams on a quarterly basis. Completeness is reconciled against a master site and asset list.</p>	<p>Variance and anomaly checks are performed on all raw data.</p>
<p><b>Generated electricity</b></p> <p>Electricity is generated at two YBS sites through solar panel car ports. The buildings at the two sites have consumption greater than the electricity generated through the solar panel car ports, and so the metering arrangements have been developed to provide 100% of the generated electricity to the buildings.</p> <p>This electricity usage in kWh is reported and no emissions are associated with this energy use.</p>	<p>Data from one solar array is validated by a third party and internal teams on a quarterly basis. The second solar array is fully managed by YBS, with internal teams checking meter readings.</p>	<p>Variance and anomaly checks are performed on all raw data.</p>
<p><b>Vehicle use (electric van)</b></p> <p>One YBS-controlled electric van is used. This category does not include employee-owned cars, rental cars, or any third-party transport used in commuting or business travel.</p> <p>The electric van is charged at a YBS site that is provided with REGO-backed renewable electricity, leading to zero emissions on a market-basis for charging this vehicle. Details of YBS' REGO-backed electricity are set out above under Purchased electricity.</p> <p>Meter readings are noted during charging, providing an energy use figure in kWh. This energy use is deducted from the site's total energy use to avoid double counting. The relevant emissions factor is used to convert this to carbon emissions, reported in tCO<sub>2</sub>e (location-basis only).</p> <p>The electricity usage in kWh and the relevant emissions in tCO<sub>2</sub>e are reported.</p>	<p>Meter readings are validated by internal teams on a quarterly basis</p>	<p>Variance and anomaly checks are performed on all raw data.</p>
<p><b>Total Scope 2 emissions (location based) (★)</b></p> <p>The emissions relating to each of the above sources are consolidated for our Total Scope 2 emissions.</p> <p><b>Total Scope 2 emissions (market-based) (★)</b></p> <p>Our Total Scope 2 emissions (market-based), as noted above, have been determined taking into account REGO-backed renewable electricity supply.</p>	<p>Source data controls as set out above.</p>	<p>Controls over the calculations are as set out above.</p> <p>Additionally, the Executive Environmental and Social Purpose Committee review the reported data on a quarterly basis and prior to the inclusion in our external disclosures.</p>
<p><b>Streamlined Energy and Carbon Reporting (SECR) requirements</b></p> <p><b>Total Internal Energy Use (★)</b></p> <p>Internal energy use from each of the above sources is consolidated with the relevant internal energy use set out in the above for Scope 1 section and below Scope 3 section.</p> <p>We also calculate the Scope 2 emissions associated with the internal energy use, excluding our use of on-site solar generated electricity, for our SECR table.</p>		

## SCOPE 3 – CATEGORIES 1 AND 2 ('SUPPLY CHAIN - UPSTREAM')

Our supply chain emissions relate to the emissions from suppliers that we buy goods (including capital goods) and services from. There are some goods and services excluded from the methodology and these are set out below. Our supply chain emissions are reported a year in arrears to allow for a more complete data set to be reported.

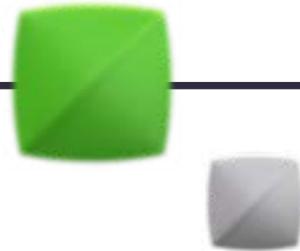
Scope 3 source	Controls over source data	Controls over emissions output
<p><b>Category 1: Purchased goods and services (★)</b></p> <p>Scope 3 Category 1 emissions are calculated in line with the Greenhouse Gas Protocol spend-based methodology, and excludes the following spend types: Utilities addressed in Scope 1, Scope 2 and Scope 3 Category 5 (Wastewater), Business travel addressed in Scope 3 Category 6, Fixed Assets, Charity/donations, Inter-company payments, Travel, Rent and rates, Regulatory payments, Non-procurable, mortgage origination fees and Equipment lease/rental. Taxes are also excluded, except for Value Added Tax (VAT) on relevant spend data that is included in our calculation.</p> <p>Our emissions are calculated using publicly disclosed supplier emissions data covering scope 1, 2, and 3 (categories 1 to 8 where possible) and revenue data. This data is collated by the Society itself, with suppliers who contribute 70% of our spend being manually checked. For suppliers where we do not collate data or appropriate information is not available, we utilised UK sector-based emission factors from Open CEDA by Watershed<sup>7</sup>, November-2025 version. Sector emission factors from Open CEDA are assigned to relevant internal procurement categories.</p> <p>To calculate Category 1 emissions, the Society's spend is multiplied by the appropriate emission factor for the supplier i.e., either the supplier-specific emission factor or the assigned Open CEDA by Watershed<sup>7</sup> sector emission factor.</p> <p>The emissions are reported in tCO<sub>2</sub>e.</p>	<p>The Society's spend data is managed by our internal Procurement Team, with the report used in the calculation produced by our third-party service provider. This report utilises internal spend data from across the Society and compiles it.</p>	<p>The calculation features several governance checks to ensure the number of suppliers, spend data and emission factor data is all aligned.</p> <p>YBS conducts four-eyed checks for supplier specific emission factor data, with sources saved internally for reference.</p>
<p><b>Category 2: Capital goods (★)</b></p> <p>Calculation methodology for YBS' capital goods emissions mirrors that of purchased goods and services, with the only spend utilised for the purchase of 'fixed assets' used.</p> <p>The resulting emissions are reported in tCO<sub>2</sub>e.</p>	<p>The Society's spend data is managed by our internal Procurement Team, with the report used in the calculation produced by our third-party service provider. This report utilises internal spend data from across the Society and compiles it.</p>	<p>The calculation features several governance checks to ensure the number of suppliers, spend data and emission factor data is all aligned.</p> <p>YBS conducts four-eyed checks for supplier specific emission factor data, with sources saved internally for reference.</p>

<sup>7</sup> [CEDA by Watershed: Carbon emissions data to drive climate action](#)

## SCOPE 3 – CATEGORIES 3, 5, 6 AND 7 ('OWN OPERATIONS - UPSTREAM')

Our own operations – upstream emissions relate to emissions arising from our value chain. They relate to: Emissions from the production and transport of fuels and electricity (category 3); the processing of waste and wastewater generated at YBS owned and operated sites (category 5); travel undertaken by YBS employees that is not part of their regular commute (category 6); and the emissions from YBS employees from their commute and home office set-up (category 7).

Scope 3 source	Controls over source data	Controls over emissions output
<p><b>Category 3: Fuel-related emissions (★)</b></p> <p>Well-to-tank for fuels, including natural gas, diesel and HVO: These upstream emissions are associated with the extraction, processing and transportation of fuels consumed at YBS owned and operated sites. The volume of natural gas, diesel and HVO used by YBS is multiplied by the relevant emissions factor to determine the emissions from this source in tCO<sub>2</sub>e. Data processing and controls are therefore the same as that of natural gas, diesel and HVO emissions calculations in Scope 1, as this category is wholly dependent on usage of these fuels.</p> <p>Well-to-tank for electricity: This upstream emissions source is associated with the production of purchased electricity before it reaches YBS sites. It applies to all electricity consumed across YBS owned and operated sites and excludes the consumption of electricity generated from our solar panel arrays. The amount of electricity used is multiplied by the relevant emissions factor to determine the location-based emissions from well-to-tank in tCO<sub>2</sub>e. Data processing and controls are therefore the same as that of purchased electricity in Scope 2, as this category is wholly dependent on usage of electricity.</p> <p>Transmission and distribution losses for electricity: Upstream emissions source resulting from electricity losses in transmission and distribution from power stations to YBS owned and operated sites. This applies to all purchased electricity consumed at YBS owned and operated sites and excludes the consumption of electricity generated from our solar panel arrays.</p>	<p>The amount of electricity used is multiplied by the relevant emissions factor to determine the emissions from transmission and distribution losses in tCO<sub>2</sub>e. Data processing and controls are therefore the same as that of purchased electricity in Scope 2, as this category is wholly dependent on usage of electricity.</p> <p>Well-to-tank for transmission and distribution losses for electricity: Upstream emissions source resulting from the well-to-tank emissions for the transmission and distribution losses associated with electricity use. The amount of electricity used is multiplied by the relevant emissions factor to determine the emissions from the well-to-tank for transmission and distribution losses in tCO<sub>2</sub>e. Data processing and controls are therefore the same as that of purchased electricity in Scope 2, as this category is wholly dependent on usage of electricity. This excludes emissions from on-site electricity generation, end-use consumption and any losses outside the national grid supply chain.</p> <p>Well-to-tank for electricity, transmission and distribution losses for electricity, and the well-to-tank for transmission and distribution losses for electricity are all reported as zero on a market-basis due to YBS purchasing REGO-backed electricity as described in the above section regarding Scope 2 Purchased Electricity.</p>	<p>Gas and electricity bills are validated by third-party and internal teams on a quarterly basis. Internal team validates HVO use on a quarterly basis. Completeness is reconciled against a master site and asset list.</p> <p>Variance and anomaly checks are performed on all raw data.</p>
<p><b>Category 5: Waste and wastewater</b></p> <p><b>Waste:</b> Includes emissions from treatment of waste that is generated by YBS owned and operated sites. Excludes emissions from waste generated outside the reporting boundary, recycling processes and any disposal activities managed by third parties not under Society control. Waste is treated differently according to waste stream, and the relevant emissions factor is used for each disposal method. Waste streams applicable to YBS include: General waste, mixed recycling, food waste, hazardous waste, WEEE and hygiene waste. Disposal methods include: Landfill, combustion (Energy from waste), recycling and composting. Waste contractors provide YBS with waste weight according to disposal method, the sum of which is multiplied by the appropriate emissions factor to provide an emissions value in tCO<sub>2</sub>e.</p>	<p><b>Wastewater:</b> Includes indirect emissions from the treatment of water consumed by YBS owned and operated sites, calculated using location-based factors, and excluding any sources outside the Society's boundary. Relevant sites include those owned and operated by YBS. Water consumed by YBS is taken from water bills, which have been validated by a third party. The sum of this is multiplied by 0.95 as it is assumed 95% of water entering YBS sites leaves the site in wastewater drains. This is then multiplied by appropriate emission factor provide an emissions value in tCO<sub>2</sub>e.</p>	<p>Waste reports are reviewed and anomalies checked. Water bills are validated by a third party then checked by internal teams. Completeness is reconciled against a master site and asset list.</p> <p>The carbon calculator applies automated controls to ensure raw data matches any data entry.</p>



## SCOPE 3 – CATEGORIES 3, 5, 6 AND 7 ('OWN OPERATIONS - UPSTREAM') CONTINUED

Our own operations – upstream emissions relate to emissions arising from our value chain. They relate to: Emissions from the production and transport of fuels and electricity (category 3); the processing of waste and wastewater generated at YBS owned and operated sites (category 5); travel undertaken by YBS employees that is not part of their regular commute (category 6); and the emissions from YBS employees from their commute and home office set-up (category 7).

Scope 3 source	Controls over source data	Controls over emissions output
<p><b>Category 6: Business travel (★)</b></p> <p>Business travel includes all travel by YBS employees that is not part of their regular commute. It includes use of trains, buses, aeroplane, hire car, taxi, expensed mileage, and hotel stays.</p> <p>Transport: Includes emissions from business travel by various transport modes, including fuel combustion (tank-to-wheel). This travel covers journeys undertaken by YBS employees and excludes commuting, personal travel, and any trips not reimbursed or arranged by the Society. The following activity data is used for each mode of transport:</p> <ul style="list-style-type: none"> <li>• <b>Train:</b> Passenger kilometres are reported from travel booking system, with the relevant emissions factor being used to determine the emissions in tCO<sub>2</sub>e.</li> <li>• <b>Aeroplane:</b> Passenger kilometres and flight type (e.g. short-haul, long-haul) are reported from travel booking system. Different emissions factors are used for different flight types to determine the emissions in tCO<sub>2</sub>e.</li> <li>• <b>Hire cars:</b> An estimated mileage is determined using the £ value of fuel used. Mileage is multiplied by relevant conversion and emissions factors to allow reported of energy use in kWh and emissions in tCO<sub>2</sub>e</li> <li>• <b>Taxi:</b> An estimated mileage is determined using the £ value of the expenses claim. Mileage is multiplied by relevant conversion and emissions factors to allow reported of energy use in kWh and emissions in tCO<sub>2</sub>e.</li> <li>• <b>Expensed mileage:</b> Mileage is taken from expense reports and multiplied by relevant emissions factor, accounting for the engine type, allowing reported emissions in tCO<sub>2</sub>e.</li> </ul>	<p>For expensed mileage, energy use in kWh is also calculated and reported for the purposes of the SECR. Here, mileage and vehicle type are used to calculate energy used and emissions associated with employees using their own vehicle for business use. Internal energy use from expensed mileage covers fuel and electricity associated with business travel in employee-owned or rental vehicles where mileage costs are reimbursed via an expense claim. This excludes company-owned vehicles and any travel not on YBS business. This metric is derived from employee expense reports submitted for business travel. The claimed mileage is extracted from the expense report and converted into energy use (kWh) using conversion factors. Energy use is also calculated and reported in the same way for hire cars for the purposes of SECR.</p> <p>Emissions associated with hotel stays during business travel by society employees is calculated using location-based factors; it excludes personal stays, accommodation not reimbursed by the society.</p> <p>Well-to-tank for business travel: Includes upstream well-to-tank emissions for the fuel used in each mode of transport referenced under Transport. This is calculated using the same activity data as described under Transport, but with the relevant well-to-tank emissions factors applied to determine emissions in tCO<sub>2</sub>e.</p>	<p>Expense claims are reviewed and approved by line managers to ensure they reflect actual business travel on behalf of YBS. Accounts Control teams undertake regular auditing of expense claims.</p> <p>Activity data for travel booked in advance (trains and aeroplanes) is captured via third-party online booking portal. Reports on this data is extracted to enable data processing.</p>  <p>The carbon calculator applies automated controls to ensure raw data matches data entry.</p>
<p><b>Category 7: Homeworking and commuting</b></p> <p><b>Homeworking:</b> Includes emissions associated with the use of energy in home offices of YBS directly employed employees. It includes energy use for heating, cooling, lighting and equipment use (e.g., laptop). The activity data input is based on an employee survey undertaken in 2023, which asked YBS colleagues for their home details and work schedules and has been extrapolated to 2025 employee figures. The method accounts for differences in home floor area and part-time working, and only accounts energy use in the home that relates to YBS activity. Estimated activity data is multiplied by relevant emissions factors to determine emissions in tCO<sub>2</sub>e.</p>	<p><b>Commuting:</b> Includes emissions associated with YBS directly employed employees travelling to and from their usual place of work. It excludes business travel emissions and homeworking emissions. The activity data input is based on an employee survey undertaken in 2023, which asked YBS colleagues for details of their commute, including distance travelled, mode of transport and frequency of journey. The data has been extrapolated to 2025 employee figures. Estimated activity data is multiplied by the relevant emissions factor to determine emissions in tCO<sub>2</sub>e.</p>	<p>The carbon calculator applies automated controls to ensure raw data matches data entry.</p>
<p><b>Streamlined Energy and Carbon Reporting (SECR) requirements</b></p> <p><b>Total Internal Energy Use (★)</b></p> <p>Internal energy use from each of the above sources on Expensed mileage and Hire car usage, is consolidated with the relevant internal energy use set out in the above for Scope 1 and 2 sections.</p>	<p>Source data controls as set out above.</p>	<p>Controls over the calculations are as set out above.</p> <p>Additionally, the Executive Environmental and Social Purpose Committee review the reported data prior to the inclusion in our external disclosures.</p>

## SCOPE 3 – CATEGORY 15 ('FINANCED EMISSIONS')

YBS' financed emissions are reported a year in arrears. These data points are reported for our residential mortgage, retail buy-to-let, commercial buy-to-let, commercial real estate and social housing portfolios. For the retail lending portfolio, the following brands are included: Yorkshire Building Society, Accord Mortgages, Accord Buy-to-let (BTL), Chelsea Building Society, Norwich & Peterborough Building Society and Barnsley Building Society. For the commercial lending portfolio, the only brand included is YBS Commercial Lending. Calculation of the Society's financed emissions is dependent on internal data availability, quality and the ability in matching internal property-level data to the open source EPC register. EPC's also have notable limitations, namely, the assumption that the most recent EPC certificate represents the most reliable information, despite potentially being several years since its completion.

Financed emissions metric		Controls over source data	Controls over methodology, assumptions, and output
<p><b>Absolute financed emissions (★)</b></p> <p>Our methodology for calculating financed emissions is aligned to the PCAF methodology, where:</p> <p><b>Financed Emissions = Building emissions x Attribution Factor.</b></p> <p>Our total Financed emissions is the summation of this calculation for each property within our lending portfolios.</p> <p>The Attribution factor is calculated as:</p> <p><b>Attribution Factor = (Outstanding loan balance) / (Property value at origination)</b></p> <p>and is calculated at property level. The Attribution factor calculation is based on: (1) the total outstanding loan amount for each account, as at the 30 November 2024, and (2) the property valuation as at origination of the loan, where an original valuation is unavailable the latest indexed valuation is used. This latest indexed valuation is then fixed and utilised for future calculations.</p> <p>Building emissions for both residential real estate and commercial real estate are calculated taking emissions data detailed on an individual properties Energy Performance Certificate (EPC) rating.</p> <p>Residential real estate EPC data is provided by our third-party climate data provider and sourced from the UK Government Open EPC Register. Emission values taken from an EPC cover space/water heating, and lighting only.</p> <p>For commercial real estate YBS sources EPC direct from the UK government open source non-domestic EPC register.</p>	<p>This is a two-step process of associating EPC certificates and accounts that share the same postcode, and then selecting from the associated EPC certificates the one with an address most similar to that of the account. Address similarity is based on the number of tokens (components of the address e.g., street name) and the street numbers, with weights applied to the token. Currently, much greater weight is placed on street number as other details of the address can vary heavily (e.g. including units or store names).</p> <p>For residential real estate, where a property does not have a valid EPC or, a property has been unable to be matched to an EPC, in line with PCAF methodology, we assume an emissions value for the property based on data within the PCAF emissions factor database. The appropriate building emission factor is assigned by 'type of building'. As per PCAF guidance, we utilised the 2020 emission factor based on actual energy data.</p> <p>For commercial real estate, where a property does not have a valid EPC, YBS utilises the PCAF 2020 emission factor database. As our internal data descriptions for commercial mortgages does not wholly align to PCAF definitions, we have taken a prudent approach using the emission coefficients for 'Non-residential Total' if the property identifies as owner-occupied or non-residential investment, and 'Residential Total' if the property as identified as commercial residential buy-to-let.</p> <p>For properties located outside of the UK, the Society uses UK-based emission factors from the PCAF emission factor database. This represents 0.01% of properties and 0.01% of exposure.</p> <p>The resulting emissions are reported in tCO<sub>2</sub>e.</p>	<p>Residential EPC data is provided by our third-party data provider HomeTrack on a quarterly basis. YBS performs quarterly control checks to ensure data provided remains aligned to historical performance. This includes the number of missing data points and key trends in distribution.</p> <p>For non-residential EPC data i.e. commercial real estate, YBS utilises data from the UK Government open source and matches internal data address data.</p>	<p>YBS undertakes regular horizon scanning activity and reviews the PCAF methodology annual to ensure continued alignment within our calculations.</p> <p>The assumptions used by the Society in the calculation are documented within our internal process documentation which aligns to the Society's End Use Computing Policy and standards.</p> <p>The outputs from the calculation are checked to ensure both the volume and exposure of accounts are consistent to the source internal data used.</p>
<p><b>Physical intensity (★)</b></p> <p>For both residential real estate and commercial real estate, to calculate physical intensity, the Society's takes total emissions of the portfolio divided by the total floor area found on each property's EPC. Total emissions of the portfolio are calculated in line with above methodology without the addition of the attribution factor step.</p> <p>For residential real estate, where a property does not have a valid EPC, an imputed EPC is calculated based on the average EPC for that property's postcode and property type,</p>	<p>the imputed EPC is then assigned an average floor area for that EPC grade, postcode and property type.</p> <p>For commercial real estate where this is no EPC available, YBS takes an average of the floor area where there is a valid EPC, split by lending type. These average floor areas are then assigned, as appropriate, to properties missing EPC data dependent on their lending type.</p> <p>The resulting physical intensity is reported in kg CO<sub>2</sub>e / m<sup>2</sup>.</p>	<p>Residential EPC data is provided by our third-party data provider HomeTrack on a quarterly basis. YBS performs quarterly control checks to ensure data provided remains aligned to historical performance. This includes the number of missing data points and key trends in distribution.</p> <p>For non-residential EPC data i.e. commercial real estate, YBS utilises data from the UK Government open source and matches internal data address data.</p>	<p>YBS undertakes regular horizon scanning activity and reviews the PCAF methodology annual to ensure continued alignment within our calculations.</p> <p>The assumptions used by the Society in the calculation are documented within our internal process documentation which aligns to the Society's End Use Computing Policy and standards.</p> <p>The outputs from the calculation are checked to ensure both the volume and exposure of accounts are consistent to the source internal data used.</p>
<p><b>PCAF Data Quality Score (★)</b></p> <p>For both residential real estate and commercial real estate, to calculate the PCAF Data Quality Score, the UK Government EPC Data is used alongside YBS mortgage lending address data. Properties with a valid EPC are assigned a data score of 3, properties without a valid EPC, where the PCAF emissions database is used, are assigned a score of 5.</p> <p>The number of properties with a valid EPC is multiplied by 3, the number of properties without a valid EPC is multiplied by 5. These are summed and divided by the total number of properties to derive the overall data score. The data score is on a scale of 1 - 5, with 1 indicating the best quality.</p>	<p>While this methodology is not wholly aligned to the PCAF methodology, we believe this method of calculation best represents the data quality over the whole of our lending book. In contrast, the recommended approach by PCAF results in larger exposures with better data scores masking a greater number of individual accounts with worse data scores, and could lead to an optimistic representation of the YBS data quality and coverage.</p>		

## OTHER CLIMATE METRICS

Metric and description	Scope and exclusions	Controls over source data	Controls over calculation output
<b>% Total EPC data coverage: Residential</b>	The following brands are included: Yorkshire Building Society, Accord Mortgages, Accord Buy-to-Let (BTL), Chelsea Building Society, Norwich & Peterborough Building Society, Barnsley Building Society. YBS Commercial Mortgages is not included.	EPC data is provided by a third party, HomeTrack, where a valid EPC exists. The calculation reflects the portion of coverage provided. HomeTrack source EPC data from the Ministry of Housing, Communities and Local Government (MHCLG) open source database Energy Performance of Buildings Data: England and Wales. For properties in Scotland, the data is sourced from the Scottish HVC register. Properties outside the UK represent a small number (c.0.1% of total properties), with the portfolio currently in 'run-off', for these properties no data is received. The data is received from HomeTrack on a quarterly basis.	HomeTrack match EPCs to the addresses provided by YBS. YBS performs quarterly control checks to ensure data provided remains aligned to historical performance. This includes the number of missing data points and key trends in distribution. This metric is reviewed quarterly by the Executive Environmental and Social Purpose Committee.
<b>% Total EPC data coverage: Commercial lending</b>	Combined EPC coverage for Commercial Lending Buy-to-Let (BTL) and Investment loans. The only brand included for this metric is YBS Commercial Mortgages.	The metric is tracked quarterly combining both the Buy-to-Let EPC and Investment loans EPC figures. Residential EPC data (Buy-to-Let) is provided by a third party, HomeTrack, where a valid EPC exists. The calculation reflects the portion of coverage provided. HomeTrack source EPC data from the Department for Levelling Up, Housing & Communities open source database Energy Performance of Buildings Data: England and Wales. Non-domestic property (Investment loans) EPCs are also sourced from the Department for Levelling Up, Housing & Communities open source database Energy Performance of Buildings Data: England and Wales EPC direct from the UK Government open source non-domestic EPC register. This is a two-step process of associating EPC certificates and accounts that share the same postcode, and then selecting from the associated EPC certificates the one with an address most similar to that of the account. Address similarity is based on the number of tokens (components of the address e.g., street name) and the street numbers, with weights applied to the token. Currently, much greater weight is placed on street number as other details of the address can vary heavily (e.g. including, units or store names).	For commercial BTL portfolio, HomeTrack match EPCs to the addresses provided by YBS. YBS performs quarterly control checks to ensure data provided remains aligned to historical performance. This includes the number of missing data points and key trends in distribution. For Investment loan EPCs, the process is conducted and reviewed across two teams. This metric is reviewed quarterly by the Executive Environmental and Social Purpose Committee.
<b>% Carbon footprint reduction since baseline disclosures in 2023 (Scope 1 &amp; 2 - Location-based)</b>	The Society's direct operational carbon emissions are the aggregation of carbon dioxide equivalent (CO <sub>2</sub> e) generated in the use of: <ul style="list-style-type: none"> <li>• Scope 1: natural gas, owned vehicles, non-biogenic content for biofuel, and refrigerant gases.</li> <li>• Scope 2: electricity consumed and electric vehicle charging.</li> </ul>	Emissions are calculated on a location-based methodology and align to the methodology and controls as set out in this Basis of Reporting. 2023 figures have been prepared in similar manner.	Controls for this metric are the same as detailed in the Scope 1 and Scope 2 sections of the Basis of Reporting. This metric is reviewed quarterly by the Executive Environmental and Social Purpose Committee.

# Sustainability data table

Figures presented in the main text are rounded in accordance with our reporting conventions. Exact values are provided in the data table. Unless otherwise specified, all metrics are accurate as of the year ending 31 December 2025.



GRI	Metric	Metric unit	2025
<b>Customers and Members</b>			
	Number of people helped to have a place to call home (residential and commercial)	#	53,784
	Number of people helped to have a place to call home (of which commercial)	#	564
	Number of people helped to have a place to call home through our first-time buyer mortgages	#	26,314
	Total new residential mortgage lending	£bn	9.5
	Number of new residential mortgages	#	38,408
	Average savings rate differential	pp	0.62
	Average savings rate paid	%	3.66
	Net Promoter Score	/100	66
	Number of new savings accounts opened	#	477,978
	Branch and agency footprint	#	220
	Proportion of customer base e-active (app)	%	17.3
	Proportion of customer base e-active (web)	%	20.3
<b>2-20</b>	AGM voting	%	6.6
<b>Colleagues</b>			
<b>2-7</b>	Number of colleagues	#	3,690
<b>2-7</b>	Number of full-time colleagues	#	2,879
<b>2-7</b>	Number of part-time colleagues	#	811
<b>2-7</b>	Percentage of colleagues who are women ★	%	59.1
<b>2-7</b>	Percentage of colleagues who are men	%	40.9
<b>2-7</b>	Number of colleagues by employment contract (permanent)	#	3,508
<b>2-7</b>	Percentage of colleagues by employment contract (permanent) split by sex - female	%	60
<b>2-7</b>	Number of employees by colleagues contract (temporary)	#	182
	Percentage of colleagues split by level - A-C	%	71.5
	Percentage of colleagues split by level - D-E	%	27.6
	Percentage of colleagues split by level - F+	%	0.9
<b>401-1</b>	Total colleagues turnover rate	%	11
<b>401-1</b>	Total voluntary colleagues turnover rate	%	7.7

GRI	Metric	Metric unit	2025
<b>Colleagues continued</b>			
	Percentage of internal hires	%	35.2
<b>401-1</b>	Total number of new hires	#	506
	Total number of training hours	#	221,585
	Average formal days of mandatory training	Days	4.49
<b>401-1</b>	Percentage of colleagues who completed mandatory training	%	99.0
<b>401-3</b>	Total number of colleagues who took parental leave	#	77
<b>401-3</b>	Total number of colleagues who returned to work after parental leave ended	#	70
<b>404-3</b>	Percentage of total colleagues who received a regular performance and career development review during the reporting period	%	90.4
	Percentage of male colleagues who received a regular performance and career development review during the reporting period	%	94.5
	Percentage of female colleagues who received a regular performance and career development review during the reporting period	%	87.6
	Total number of active apprentices in the scheme	#	115
	Apprenticeship levy spend	£	440,996
<b>405-1</b>	Percentage of colleagues who are from ethnically diverse backgrounds ★	%	18.5
	Percentage of colleagues from low socio-economic backgrounds	%	39.5
<b>405-1</b>	Percentage of women in senior management (grade E roles and above)★	%	48.1
<b>405-1</b>	Proportion of ethnically diverse colleagues in senior management (grade E roles and above)★	%	7.6
	Percentage of women Board members	%	60
	Percentage of board members who are from and ethnically diverse backgrounds	%	10
<b>405-1</b>	Percentage of women at Exco	%	37.5
<b>405-1</b>	Percentage of colleagues who are from ethnically diverse backgrounds at Exco	%	0.00
	Socio-economic background disclosure rate of colleagues	%	37.8
	Disability disclosure rate of colleagues	%	37.9
	LGBTQI+ disclosure rate of colleagues	%	37.7
	Mean gender pay gap	%	21.2
	Median gender pay gap	%	22.9
	Mean gender bonus gap	%	23.7
	Median gender bonus gap	%	29.9
<b>406-1</b>	Number of incidents of discrimination reported and reviewed	#	14

# Sustainability data table

GRI	Metric	Metric unit	2025
<b>Colleagues continued</b>			
	Percentage of colleagues participating in our in-house pension scheme	%	97.5
	Percentage of colleagues who are above the living wage	%	100
	Colleague engagement score	/10	8.5
	DE&I Colleague engagement score	/10	8.7
<b>2-30</b>	Percentage of total colleagues covered by collective bargaining agreements	%	43
	Sickness rate	%	4.5
	Number of accidents reported	#	68
	Number of near misses reported	#	20
<b>Communities</b>			
<b>413</b>	Number of colleague volunteers	#	1,062
<b>413</b>	Total hours volunteered by colleagues	Hours	10,460.5
<b>413</b>	Proportion of colleagues using volunteering hours	%	29
<b>413</b>	Total Community Investment by the Society	£m	3.1
<b>413</b>	Total amount donated to charity partners and charities by the Society	£m	1.5
<b>413</b>	Total amount fundraised by the Society's colleagues and customers (including matched giving)	£	144,942
<b>413</b>	Total amount of management costs required for programme coordination	£	596,649
<b>413</b>	Equivalent in kind donations by the Society's colleagues and customers	£	5,801
<b>413</b>	Total amount donated by colleagues through the Society's Payroll Giving salary scheme	£	62,201
<b>413</b>	Total amount donated by members through the Society's Small Change Big Difference® scheme	£	408,325
<b>413</b>	Number of charities supported by The Charitable Foundation	#	227
<b>Climate</b>			
<b>302-1, 305-1</b>	Scope 1 emissions - location ★	tCO <sub>2</sub> e	892
<b>302-1, 305-2</b>	Scope 2 emissions - market ★	tCO <sub>2</sub> e	0
<b>302-1, 305-2</b>	Scope 2 emissions - location ★	tCO <sub>2</sub> e	1,270
<b>305-3</b>	Scope 3 emissions - location (Categories 3, 5, 6, 7)	tCO <sub>2</sub> e	4,569
<b>306-1, 306-3</b>	Total waste	tonnes	256
<b>306-1</b>	Total waste food weight	tonnes	7.9
<b>306-5</b>	Total waste landfill weight	tonnes	4.6
<b>306-1</b>	Total waste recovery weight	tonnes	69.5
<b>306-1</b>	Total waste recycling weight	tonnes	174.3
<b>306-1</b>	Total waste re-use weight	tonnes	0.02
<b>306-1, 306-3</b>	Total waste weight generated from head office and branch	tonnes	131

GRI	Metric	Metric unit	2025
<b>Climate</b>			
<b>306-4</b>	Percentage of waste diverted from landfill	%	98.2
<b>302-3, 305-4</b>	Colleague intensity ratio - (location-based)	tCO <sub>2</sub> e/FTE	2.0
<b>302-3, 305-4</b>	Colleague intensity ratio GHG – location-based emissions	tCO <sub>2</sub> e/FTE	6,731
	Number of customers who secured a new-build mortgage helping them into an energy-efficient home	#	281
	Number of customers who utilised the energy-related additional loan for energy-efficient home improvements	#	26
	Internal energy use (kWh for Streamlined Energy and Carbon Reporting)	kWh	11,976,927
	Scope 3 (Category 1 - purchase goods and services) ★	tCO <sub>2</sub> e	13,420
	Scope 3 (Category 2 - capital goods) ★	tCO <sub>2</sub> e	4,748
	Scope 3 (Category 3 - fuel and energy-related activities) ★	tCO <sub>2</sub> e	600
	Scope 3 (Category 6 - business travel) ★	tCO <sub>2</sub> e	258
	Scope 3 (Category 15 - Residential mortgage portfolio) - Absolute financed emissions ★	tCO <sub>2</sub> e	796,355
	Scope 3 (Category 15 - Residential mortgage portfolio) - PCAF data quality score ★	#	3.82
	Scope 3 (Category 15 - Residential mortgage portfolio) - Physical intensity ★	kg CO <sub>2</sub> e/m <sup>2</sup>	50.8
	Scope 3 (Category 15 - Commercial real estate lending portfolio) - Absolute financed emissions ★	tCO <sub>2</sub> e	35,423
	Scope 3 (Category 15 - Commercial real estate lending portfolio) - PCAF data quality score ★	#	3.64
	Scope 3 (Category 15 - Commercial real estate lending portfolio) - Physical intensity ★	kg CO <sub>2</sub> e/m <sup>2</sup>	76.6
<b>Responsible Business Foundations</b>			
<b>418-1</b>	Complaints per thousand - banking and credit cards	(H1 / H2)	0.65/0.52
<b>418-1</b>	Complaints per thousand - home finance	(H1 / H2)	5.29/5.28
<b>418-1</b>	Complaints per thousand - insurance and pure protection	(H1 / H2)	0.72/0.25
<b>418-1</b>	Number of suppliers	#	590
	Total amount paid to suppliers	£m	285.4
<b>2-16</b>	Number of whistleblowing reports	#	3
	Common Equity Tier 1 ratio	%	18.8
	Cost-to-core income ratio	%	48
	Statutory profit-before-tax	£m	377.9
	Total amount of business rates paid by the Society	£m	3.1
	Total amount of corporation tax and banking surcharge taxes paid by the Society for the year ending 31 December 2025	£m	121.4
	Total amount of employee-related tax payment	£m	36.2
	Total amount of employer-related tax payment	£m	20.2
	Total amount of irrecoverable VAT	£m	28.6
	Total amount paid to Treasury in payroll related taxes and levies	£m	56.4
	Total amount of spend on local, regional or national political campaigns / organisations / candidates	£	3,150
	Total amount of spend on lobbying, interest representation or similar	£	2,147.7
	Total amount of spend on trade associations or tax-exempt groups (e.g. think tanks)	£	275,827
	Total amount of spend on political donations	£	0

Non-financial ratings agencies consistently rate our ESG performance amongst top performers in our industry, and we have continued to make progress in 2025. Our ratings are available below.

ESG Rating Provider	Rating/ Score	Scale (best to worst)	Date of last rating
MSCI*	AAA	AAA-CCC	December 2025
Morningstar Sustainalytics**	14.9 (Low risk)	0 - 100	August 2025
CDP	C	A - F	December 2025

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<https://www.sustainalytics.com/legal-disclaimers/>

As the Directors of Yorkshire Building Society, we confirm that we are solely responsible for the preparation of the sustainability information and associated data within the Annual Report and Accounts (ARA) and Sustainability Report for the year ended 31 December 2025. This includes, this Directors' Statement and measures included in this Sustainability Reporting Framework Index and Datasheet. We ensure that the reported information is supported by appropriate evidence and records.

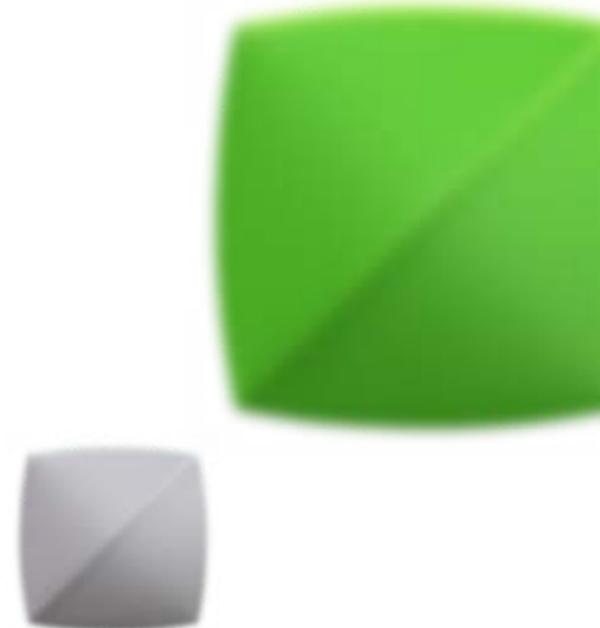
We confirm, to the best of our knowledge and belief, that we have:

- designed, implemented and maintained internal controls and processes over information relevant to the measurement, evaluation and preparation of the sustainability information and associated data that is free from material misstatement, whether due to fraud or error;
- established objective reporting criteria that is appropriate for preparing and presenting the Subject Matter Information, including clear definition of the group's organisational boundaries, and applied them consistently;
- presented information, including the reporting criteria, in a manner that provides relevant, complete, reliable, unbiased, comparable and understandable information;
- reported the sustainability information and associated data in accordance with the Basis of Reporting set out on page 12 - 23 of this document.

**Tom Ranger**  
**Chief Financial Officer**

For and on behalf of the Board of Directors of Yorkshire Building Society Group.

**25 February 2026**



Independent Limited Assurance Report to the Directors of Yorkshire Building Society (the 'Society') on selected Subject Matter Information in the 'Sustainability Report' and 'Annual Report and Accounts' for the year ended 31 December 2025 and the '2025 Sustainability Reporting Framework Index and Datasheet'

## Our limited assurance conclusion

Based on the procedures we have performed, as described under the "Summary of work performed" and in the "Areas of Assurance Focus" sections below, and the evidence we have obtained, nothing has come to our attention that causes us to believe that the information marked with the symbol ★ in the Yorkshire Building Society (the 'Society') 'Sustainability Report' and 'Annual Report and Accounts' for the year ended 31 December 2025 and '2025 Sustainability Reporting Framework Index and Datasheet' (the "Reports") and summarised in Appendix A (together, the "Subject Matter Information"), has not been prepared, in all material respects, in accordance with Yorkshire Building Society's Basis of Reporting (the "Reporting Criteria") set out on pages 12 to 23 of the Society's '2025 Sustainability Reporting Framework Index and Datasheet'.

## What we were engaged to assure

The Subject Matter Information is set out in Appendix A and needs to be read and understood together with the Reporting Criteria which the Society's Directors are solely responsible for selecting and applying. The Reporting Criteria are as set out on pages 12 to 23 of the '2025 Sustainability Reporting Framework Index and Datasheet'. The scope of our work did not extend to information in respect of earlier periods or to any other information included in, or linked from, the Reports.

## Other Matter

The comparatives to the Subject Matter Information of the Society relating to prior periods was not subject to our assurance engagement. Our conclusion is not modified in respect of this matter.

## Our work

### Professional standards applied

We performed a limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' and, in respect of the greenhouse gas (GHG) emissions, in accordance with International Standard on Assurance Engagements 3410 'Assurance Engagements on Greenhouse Gas Statements', issued by the International Auditing and Assurance Standards Board.

### Our independence and quality control

We have complied with the Institute of Chartered Accountants in England and Wales Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour, that are at least as demanding as the applicable provisions of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code).

We apply International Standard on Quality Management (UK) 1 and accordingly maintain a comprehensive system of quality management including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### Summary of work performed

We performed a limited assurance engagement. Because the level of assurance obtained in a limited assurance can vary, we give

more detail about the procedures performed, so that the intended users of the Subject Matter Information can understand the nature, timing and extent of procedures we performed as context for our conclusion. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

In performing our assurance procedures, which were based on our professional judgement, we performed the following:

- evaluated the suitability in the circumstances of the Society's use of the Reporting Criteria as the basis for preparing the Subject Matter Information including the associated reporting boundaries;
- through inquiries, obtained an understanding of the Society's control environment, processes and systems relevant to the preparation of the Subject Matter Information. Our procedures did not include evaluating the suitability of design, obtaining evidence about their implementation or testing operating effectiveness of particular control activities;
- evaluated whether the Society's methods for developing estimates are appropriate and had been consistently applied;
- compared year on year movements and obtained explanations for significant differences we identified;
- performed limited substantive testing of the Subject Matter Information. Testing involved agreeing arithmetical accuracy of calculations, and agreeing data points to or from source information to check that the underlying subject matter had been appropriately evaluated or measured, recorded, collated and reported; and
- evaluated the disclosures in, and overall presentation of, the Subject Matter Information.

**Materiality**

We are required to plan and perform our work to address the areas where we have identified that a material misstatement of the Subject Matter Information is likely to arise. We set certain quantitative thresholds for materiality. These, together with qualitative considerations, helped us to determine the nature, timing and extent of our procedures in support of our conclusion. We believe that it is important that the intended users have the information they need to understand the concept and the level of materiality to place our conclusion in context. Based on our professional judgement, we determined materiality for the Subject Matter Information as follows:

<b>Overall materiality</b>	<p>Materiality may differ depending upon the nature of the Subject Matter Information. We apply professional judgement to consider the most appropriate materiality benchmark for each aspect of the Subject Matter Information, having considered how the intended users may use the information.</p> <p>The benchmark approach for each aspect of the Subject Matter Information is indicated in the table in Appendix A by one of the following numbers;</p> <ol style="list-style-type: none"> <li><sup>1</sup> This metric is an absolute number. A benchmark materiality of 5% has been applied.</li> <li><sup>2</sup> This metric measures intensity, which is calculated as a ratio between two different numbers. A benchmark of 5% has been applied to both the numerator and denominator used in the calculation.</li> <li><sup>3</sup> This metric is a percentage. A benchmark materiality of 5% has been applied to both the numerator and denominator used in the percentage calculation.</li> <li><sup>4</sup> This metric is an average. A benchmark of 0.5 has been applied.</li> </ol>
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We also agreed to report to the Directors misstatements (“reportable misstatements”) identified during our work at a level below overall materiality, as well as misstatements below that lower level that in our view warranted reporting for qualitative reasons. The Directors are responsible for deciding whether adjustments should be made to the Subject Matter Information in respect of those items.

**Areas of Assurance Focus**

The Areas of Assurance Focus are those areas of our work that, in our professional judgement, require additional procedures. In the case of limited assurance, that means our procedures may be towards the upper end of those that might be expected for limited assurance. These areas were identified as part of our risk assessment and result of the assurance procedures performed, and include those areas of significant risk, areas that involved significant judgement or other areas where significant assurance effort was needed. This approach provides transparency about where we deemed it necessary to perform extra work. However, this does not imply - for limited assurance - the same level of assurance as would have been obtained under a reasonable assurance engagement.

We considered the following area to be Areas of Assurance Focus and discussed these with the Society’s management.

**Calculation of financed emissions metrics and the use of estimated data for residential mortgages and commercial real estate**

<b>Nature of the issue</b>	<p>The Society prepares the metrics for financed emissions using data from internal management information systems, supplemented by data from third party providers. The preparation of the metrics is dependent on the nature of the available information, including the preparation and use of estimates when actual data is not available, such as EPC ratings, floor area and building emissions. We identified a heightened level of judgement in relation to the calculation and use of estimated values of the methodology and calculation processes.</p>
<b>How our work addressed the areas of assurance focus</b>	<p>The following procedures were performed in addition to those set out above:</p> <ul style="list-style-type: none"> <li>• Assessed the consistency of the Society’s methodology for the calculation of financed emissions with the guidance from Partnership for Carbon Accounting Financial (‘PCAF’) - Part A, 2nd Edition, 2022;</li> <li>• Recalculated financed emissions, estimated values and data quality scores for residential mortgages and commercial real estate using the Society’s documented methodology and independently sourced inputs for the estimated values when actuals were not available, including EPC ratings and EPC floor areas (residential mortgages and commercial real estate); and</li> <li>• Compared the recalculated values with those prepared by the Society and made inquiries of management to obtain explanations and supporting analysis for any significant differences identified, including in relation to changes in the calculation methodologies in the current period.</li> </ul>
<b>Element(s) of the Subject Matter Information most significantly impacted</b>	<ul style="list-style-type: none"> <li>• Residential Mortgages Portfolio financed emissions 2024 metrics; and</li> <li>• Commercial Real Estate Portfolio financed emissions 2024 metrics</li> </ul>

## Challenges of non-financial information

The absence of a significant body of established practice upon which to draw to evaluate and measure non-financial information allows for different, but acceptable, evaluation and measurement techniques that can affect comparability between entities, and over time.

Non-financial information is subject to more inherent limitations than financial information, given the characteristics of the underlying subject matter and the methods used for measuring or evaluating it. The precision of different measurement techniques may also vary.

## Reporting on Other Information

The other information comprises all of the information in the Reports other than the Subject Matter Information and our assurance report. The Directors are responsible for the other information. As explained above, our conclusion does not extend to the other information and, accordingly, we do not express any form of assurance thereon. In connection with our assurance of the Subject Matter Information, our responsibility is to read the other information. In doing so, we consider whether the other information is materially inconsistent with the Subject Matter Information or our knowledge obtained during the assurance engagement, or otherwise appears to contain a material misstatement of fact. If we identify an apparent material inconsistency or material misstatement of fact, we are required to perform procedures to conclude whether there is a material misstatement of the Subject Matter Information or a material misstatement of the other information, and to take appropriate actions in the circumstances.

## Responsibilities of the Directors

As explained in the Directors' Statement on page 26 of the '2025 Sustainability Reporting Framework Index and Datasheet', the Directors of the Society are responsible for:

- determining appropriate reporting topics and selecting or establishing suitable criteria for measuring or evaluating the underlying subject matter;
- ensuring that those criteria are relevant and appropriate to the Society and the intended users of the Reports;
- the preparation of the Subject Matter Information in accordance with the Reporting Criteria including designing, implementing and maintaining systems, processes and internal controls over the evaluation or measurement of the underlying subject matter to result in Subject Matter Information that is free from material misstatement, whether due to fraud or error;
- documenting and retaining underlying data and records to support the Subject Matter Information;
- producing the Reports that provides a balanced reflection of the Society's performance in this area and discloses, with supporting rationale, matters relevant to the intended users of the Reports; and
- producing a statement of Directors' responsibility.

## Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Subject Matter Information is free from material misstatement, whether due to fraud or error;

- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Directors of the Society.

## Use of our report

Our report, including our conclusion, has been prepared solely for the Directors of the Society in accordance with the agreement between us dated 1 Oct 2025 (the "agreement"). To the fullest extent permitted by law, we do not accept or assume responsibility or liability to anyone other than the Board of Directors and the Society for our work or our report except where terms are expressly agreed between us in writing.

PricewaterhouseCoopers LLP  
Chartered Accountants  
Leeds  
25 February 2026

Subject Matter Information	Unit/ Measure	Disclosed metric	Disclosure Location*		
			ARA	SR	SRFI&D
<b>Operational emissions (12 months to 31 December 2025)</b>					
Internal energy use (kWh for Streamlined Energy and Carbon Reporting) <sup>1</sup>	kWh	11,976,927	X	X	X
Scope 1 (Location-basis) <sup>1</sup>	tCO <sub>2</sub> e	892	X	X	X
Scope 2 (Location-basis) <sup>1</sup>	tCO <sub>2</sub> e	1,270	X	X	X
Scope 2 (Market-basis) <sup>1</sup>	tCO <sub>2</sub> e	0	X	-	X
Scope 3 (Category 1 - purchased goods & services): 12 months to 31 Dec 2024 <sup>1</sup>	tCO <sub>2</sub> e	13,420	X	X	X
Scope 3 (Category 2 - capital goods): 12 months to 31 Dec 2024 <sup>1</sup>	tCO <sub>2</sub> e	4,748	X	X	X
Scope 3 (Category 3 - fuel and energy-related activities) <sup>1</sup>	tCO <sub>2</sub> e	600	X	-	X
Scope 3 (Category 6 - business travel) <sup>1</sup>	tCO <sub>2</sub> e	258.3	X	X	X
<b>Financed emissions (Scope 3, category 15) (as at 30 November 2024)</b>					
<i>Residential mortgage portfolio:</i>					
Absolute financed emissions <sup>1</sup>	tCO <sub>2</sub> e	796,355	X	X	X
PCAF data quality score <sup>4</sup>	Number	3.82	X	X	X
Physical intensity <sup>2</sup>	kgCO <sub>2</sub> e/m <sup>2</sup>	50.8	X	X	X
<i>Commercial real estate lending portfolio:</i>					
Absolute financed emissions <sup>1</sup>	tCO <sub>2</sub> e	35,423	X	X	X
PCAF data quality score <sup>4</sup>	Number	3.64	X	X	X
Physical intensity <sup>2</sup>	kgCO <sub>2</sub> e/m <sup>2</sup>	76.6	X	X	X
<b>Colleagues (as at 31 December 2025)</b>					
% of colleagues who are women <sup>3</sup>	%	59.1	-	X	X
% of women in senior management (grade E roles and above) <sup>3</sup>	%	48.1	-	X	X
% of colleagues who are from ethnically diverse backgrounds <sup>3</sup>	%	18.5	-	X	X
% of ethnically diverse colleagues in senior management (grade E roles and above) <sup>3</sup>	%	7.6	-	X	X

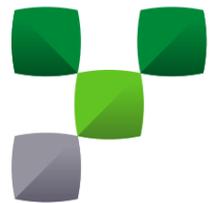
\*ARA = Annual Report and Accounts for the year ended 31 December 2025

SR = Sustainability Report for the year ended 31 December 2025

SRFI&D = 2025 Sustainability Reporting Framework Index and Datasheet

1, 2, 3 and 4 Please refer to "Overall materiality" table for materiality thresholds.

The maintenance and integrity of the YBS website is the responsibility of the Directors; the work carried out by us does not involve consideration of these matters and, accordingly, we accept no responsibility for any changes that may have occurred to the reported Subject Matter Information or Reporting Criteria when presented on the YBS website.



## YORKSHIRE BUILDING SOCIETY

References to 'YBS Group' or 'Yorkshire Group' refer to Yorkshire Building Society, the trading names under which it operates (Chelsea Building Society, the Chelsea, Norwich & Peterborough Building Society, N&P and Egg) and its subsidiary companies.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in

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the Financial Services Register under registration number 305936. Buy-to-Let mortgages for business purposes are not regulated by the Financial Conduct Authority. Accord Mortgages Limited is registered in England No: 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

Commercial mortgages offered by YBS Commercial Mortgages are not regulated by the Financial Conduct Authority.

Yorkshire Building Society Charitable Foundation is a Registered Charity (No:1069082). Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

FareShare is a registered charity in England & Wales registered charity number (1100051) and Scotland registered charity number (SC052672). Registered office: Floors 2 and 3, The White Collar Factory, 3 Old Street Yard, City Road, London, EC1V 9BR. [www.fareshare.org.uk](http://www.fareshare.org.uk)

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number (279057).

Business in the Community is a registered charity in England and Wales (297716) and Scotland (SC046226). Company limited by guarantee (No. 1619253).