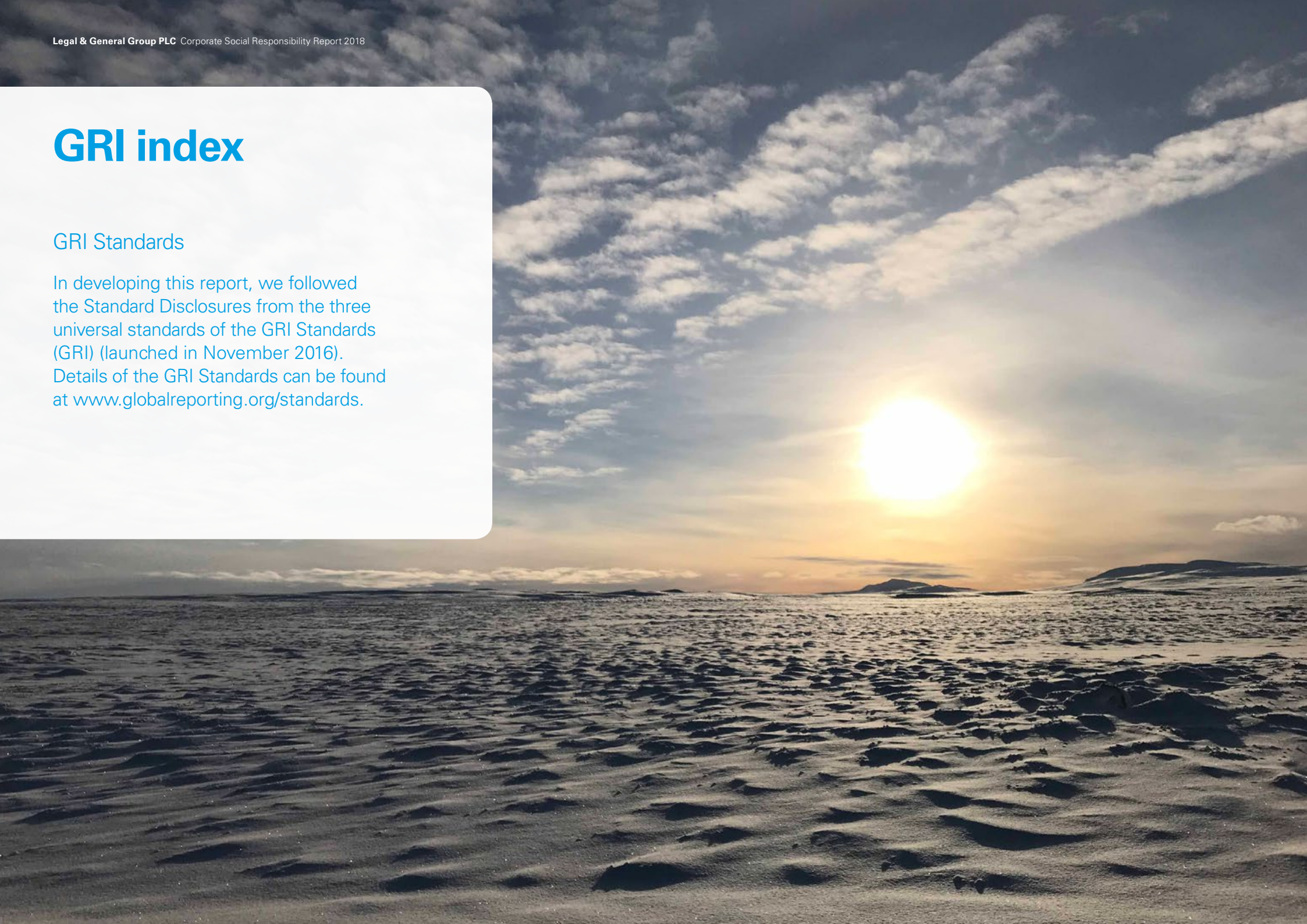


GRI index

GRI Standards

In developing this report, we followed the Standard Disclosures from the three universal standards of the GRI Standards (GRI) (launched in November 2016). Details of the GRI Standards can be found at www.globalreporting.org/standards.



GRI index

GRI 102: General Disclosures

GRI Standard	Information	Page number or link
Organisation profile		
102-1	Name of the organisation	CSR Report – About us
102-2	Activities, brands, products, and services	CSR Report – About us Annual report – Our products page 8 Annual report – Balance sheet information page 131
102-3	Location of headquarters	Our registered office Annual Report – shareholder general information page 239
102-4	Location of operations	Main locations: London, Hove, Cardiff, Birmingham, Chicago and Maryland What we do
102-5	Ownership and legal form	CSR Report – About us
102-6	Markets served	CSR Report – About us
102-7	Scale of the organisation	Employee data Annual Report – Consolidated balance sheet page 114
102-8	Information on employees and other workers	Employee data
102-9	Supply chain	Supply chain CSR Report – Running our business to a higher standard
102-10	Significant changes to the organization and its supply chain	Supply chain

GRI index

GRI Standard	Information	Page number or link
102-11 Precautionary Principle or approach		CSR Report – Making society more resilient with our financial solutions
102-12 External initiatives	United Nations Global Compact (UNGC)	
102-13 Membership of associations		Memberships and accolades
Strategy		
102-14 Statement from senior decision-maker		CSR Report – CEO’s statement
Ethics and integrity		
102-16 Values, principles, standards, and norms of behaviour		CSR Report – Running our business to a higher standard
Governance		
102-18 Governance structure		Annual Report – Governance page 51 Our approach – Governance
Stakeholder engagement		
102-40 List of stakeholder groups		CSR Report – Engagement with stakeholders
102-41 Collective bargaining agreements		Employee data
102-42 Identifying and selecting stakeholders		CSR Report – Engagement with stakeholders
102-43 Approach to stakeholder engagement		CSR Report – Engagement with stakeholders
102-44 Key topics and concerns raised		CSR Report – Engagement with stakeholders

GRI index

GRI Standard	Information	Page number or link
Reporting practices		
102-45	Entities included in the consolidated financial statements	Annual Report – Financial statements page 102
102-46	Defining report content and topic boundaries	CSR Report – Contents
102-47	List of material topics	CSR Report – Engagement with stakeholders
102-48	Restatements of information	CSR Report – Contents
102-49	Changes in reporting	CSR Report – Contents
102-50	Reporting period	CSR Report – Contents
102-51	Date of most recent report	CSR Report – Contents
102-52	Reporting cycle	CSR Report – Contents
102-53	Contact point for questions regarding the report	CSR Report – Feedback and contact
102-54	Claims of reporting in accordance with the GRI Standards	CSR Report – Contents
102-55	GRI content index	GRI Index
102-56	External assurance	The CSR Report is not externally verified. All data has been taken from the annual report or our own internal systems Annual Report – page 105

GRI index

Material Issue

GRI 200: Economic

GRI Standard	Information	Page number or link
Economic performance		
103-1, 103-2, 103-3 Management approach		Annual Report – page 186
201-1 Direct economic value generated and distributed		Annual Report – page 186-190
201-2 Financial implications and other risks and opportunities due to climate change	Task force on Climate – related disclosures (TCFD report)	Environmental data Investors – results report and presentations
201-3 Defined benefit plan obligations and other retirement plans		Annual Report – page 186-190
201-4 Financial assistance received from government	No financial assistance has been received from the government	
Procurement practices		
103-1, 103-2, 103-3 Management approach		CSR Report – Running our business to a higher standard
204-1 Proportion of spending on local suppliers		Supply chain
Anti corruption		
103-1, 103-2, 103-3 Management approach		Annual Report – page 37
205-1 Operations assessed for risk related to corruption	100% of operations are assessed. No significant risks were identified	
205-2 Communication and training about anti-corruption policies and procedures	Training is by Computer Based Training package and internal communications	

GRI index

GRI Standard	Information	Page number or link
205-3	Confirmed incidents of corruption and actions taken	No incidents of corruption with employees and business partners. There were no public legal cases regarding corruption brought against us or our employees during the reporting periods

GRI 300: Environmental

GRI Standard	Information	Page number or link
Energy		
103-1, 103-2, 103-3	Management approach	No incidents of corruption with employees and business partners. There were no public legal cases regarding corruption brought against us or our employees during the reporting periods
		CSR Report – We will seek to influence stakeholders in the transition to a low carbon economy
302-1	Energy consumption within the organisation	Environmental data
302-2	Energy consumption outside the organisation	Environmental data
302-3	Energy intensity	Environmental data
302-4	Reduction of energy consumption	Environmental data
302-5	Reductions in energy requirements of products and services	Environmental data
Emissions		
103-1, 103-2, 103-3	Management approach	CSR Report – We will seek to influence stakeholders in the transition to a low carbon economy

GRI index

GRI Standard	Information	Page number or link
305-1 Direct (Scope 1) GHG emissions		Environmental data
305-2 Energy indirect (Scope 2) GHG emissions		Environmental data
305-3 Other indirect (Scope 3) GHG emissions		Environmental data
305-4 GHG emissions intensity		Environmental data
Effluents and waste		
103-1, 103-2, 103-3 Management approach		Environmental data
306-2 Waste by type and disposal method	The total waste by type and by disposal method is currently under review. We disclose the total amount of waste	Environmental data
Environmental compliance		
103-1, 103-2, 103-3 Management approach		Environmental data
307-1 Non-compliance with environmental laws and regulations	There were no fines or non-monetary sanctions for non-compliance recorded in 2017	

GRI index

GRI 400: Social

GRI Standard	Information	Page number or link
401: Employment		
103-1, 103-2, 103-3	Management approach	CSR Report – Running our business to a higher standard
401-1	New employee hires and employee turnover	Employee data
401-3	Parental leave	Employee data
403: Occupational health and safety		
103-1, 103-2, 103-3	Management approach	
403-1	Workers representation in formal joint management – worker health and safety committees	Each location has their own Health and Safety committee formed of employees, unite and facilities management. The chair of each committee reports to the Group Health & Safety committee Our approach – our commitments
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities	Employee data
404: Training and education		
103-1, 103-2, 103-3	Management approach	CSR Report – Running our business to a higher standard
404-2	Programs for upgrading employee skills and transition assistance programs	CSR Report – Running our business to a higher standard
404-3	Percentage of employees receiving regular performance and career development reviews	100% of employees received an end of year performance review and throughout the year, regular development reviews

GRI index

GRI Standard	Information	Page number or link
405: Diversity and equal opportunity		
103-1, 103-2, 103-3 Management approach		CSR Report – Running our business to a higher standard
405-1	Diversity of governance bodies and employees Our Annual Report details the diversity of our Board	Employee data
405-2	Ratio of basic salary and remuneration of women to men	Employee data
413: Local communities		
103-1, 103-2, 103-3 Management approach		CSR Report – Adding value to our communities
413-1	Operations with local community engagement, impact assessments, and development programs	CSR Report – Adding value to our communities
415: Public Policy		
103-1, 103-2, 103-3 Management approach		CSR Report – Running our business to a higher standard
415-1	Political contributions	CSR Report – Running our business to a higher standard
418: Customer Privacy		
103-1, 103-2, 103-3 Management approach		Group Website
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data There were no material breaches or losses of customer data during the reporting period	