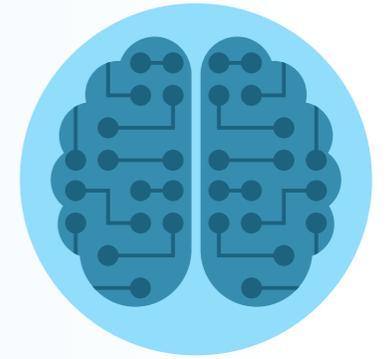


Better Banking: Well-being impact

How has COVID-19 affected customers' wellbeing, and social and environmental concerns?

The pandemic has hit financial and emotional wellbeing, with women harmed more



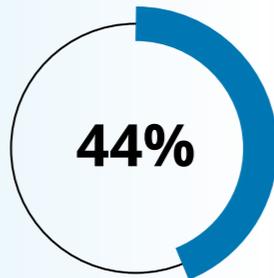
*have less disposable income, borrowed money, taken out an additional loan/credit or took a payment holiday

The pandemic heightens social and environmental concerns

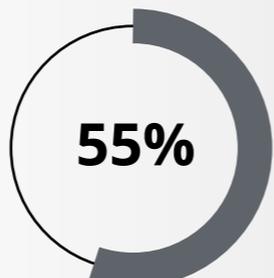


Respondents that would like to be given the option by their bank to **donate a portion** of their earned interest to a cause they support

Pre-COVID 19



During COVID-19



Social responsibility has taken precedence over environmental responsibility as a consequence of COVID-19



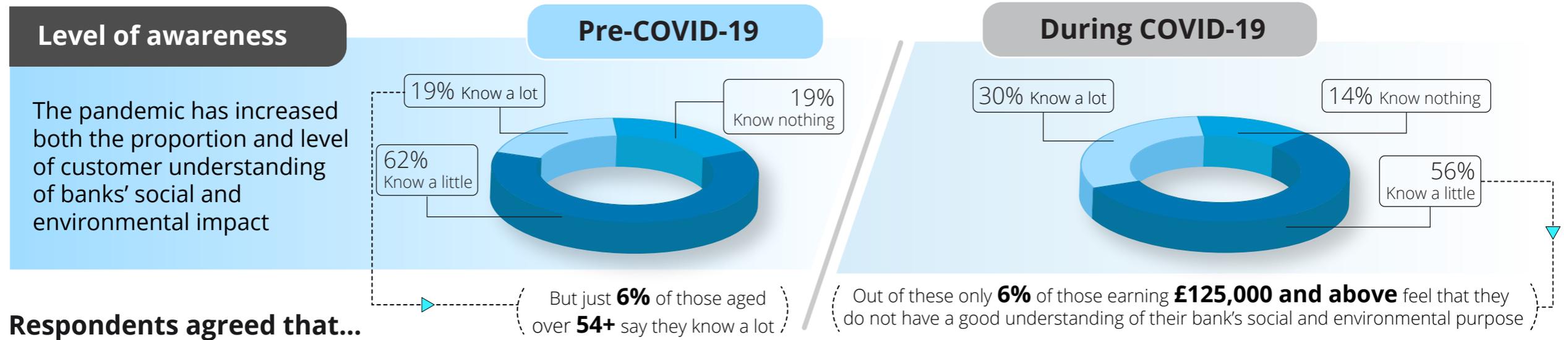
52% feel that social responsibility is more important



46% feel that environmental responsibility is more important

Better Banking: Awareness

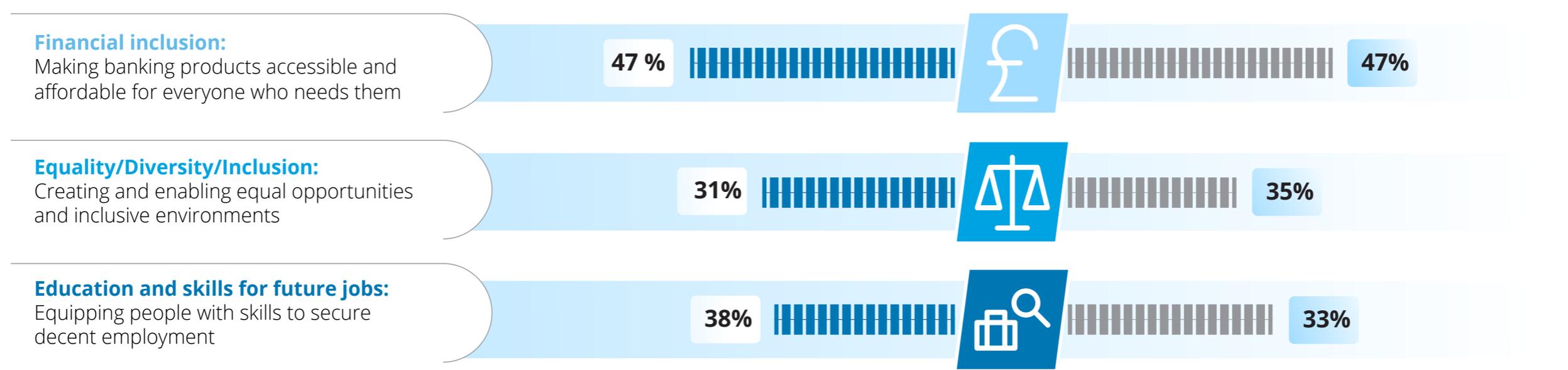
What do consumers know about their bank's social and environmental efforts? And what do they think?



Respondents agreed that...



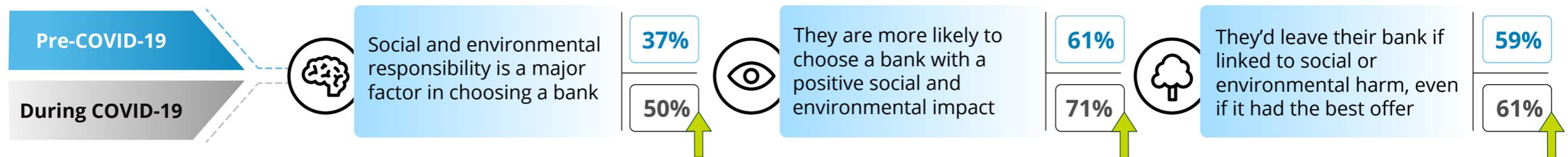
Perception of banks' top priorities



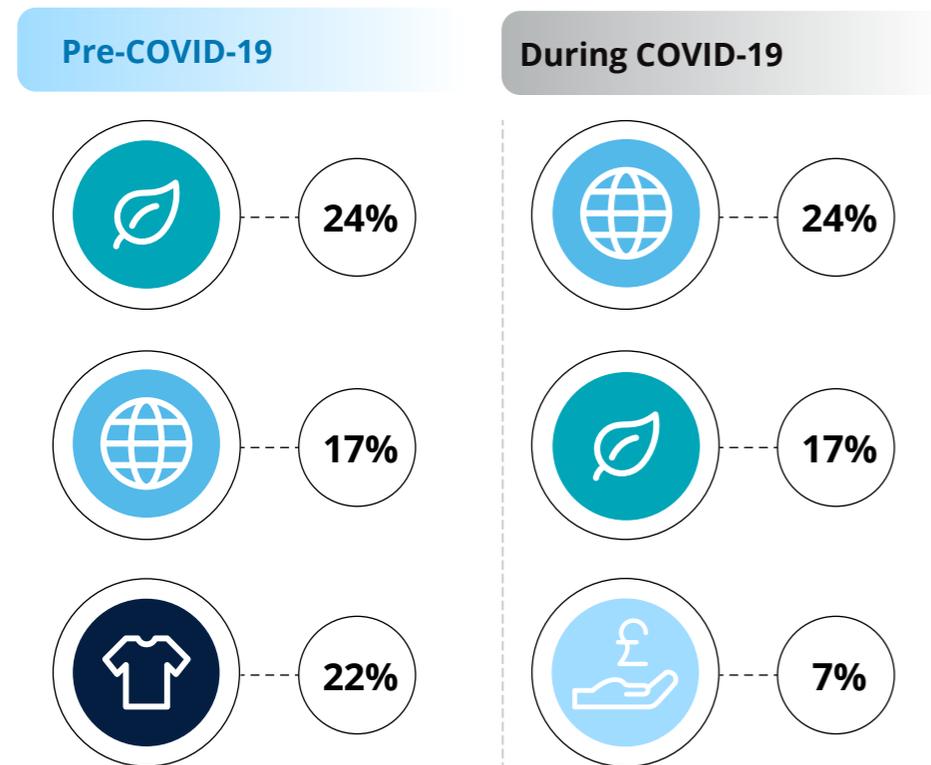
Better Banking: Decision-making

How important are social and environmental factors when choosing a bank?

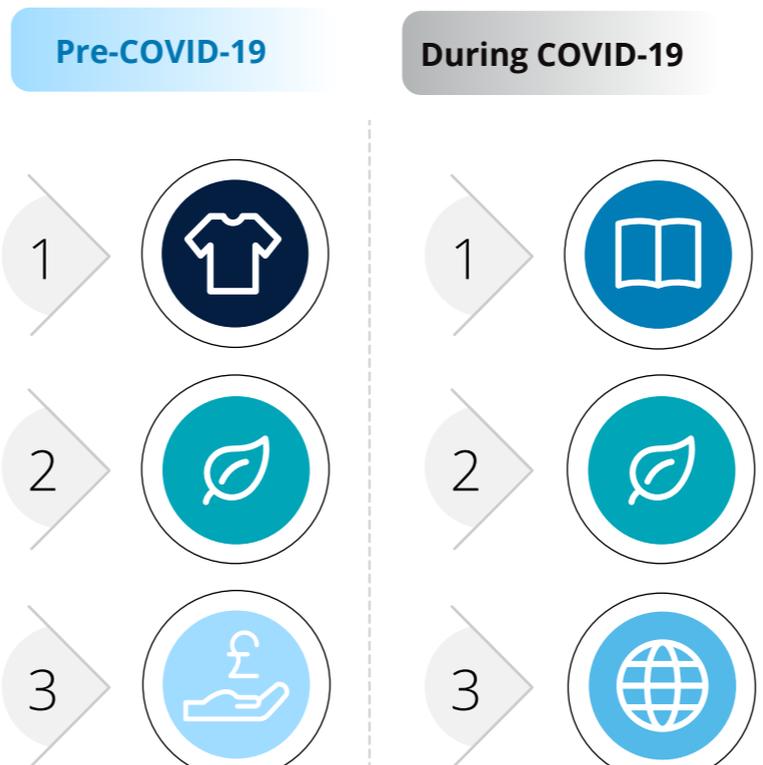
Respondents agreed that...



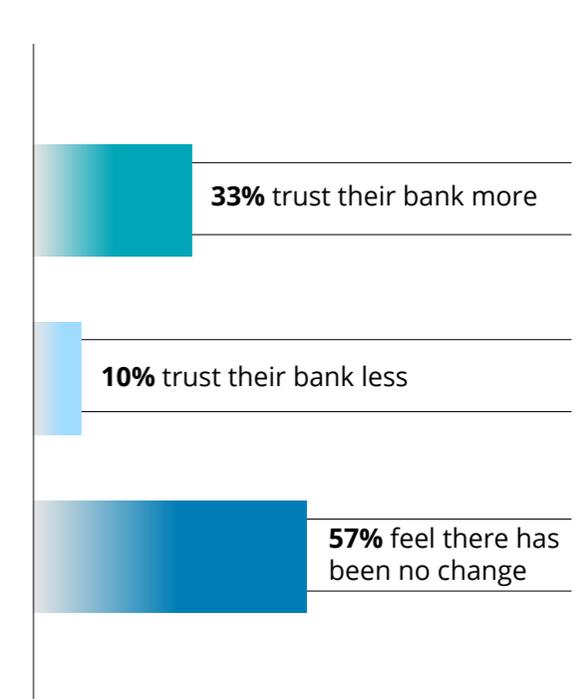
Climate action dominated factors affecting bank choice ahead of the pandemic, and concerns spread more broadly during the pandemic



During the pandemic, education and re-skilling has risen up the list of factors customers want their banks to prioritise



Customers trust their banks more as a result of their response to COVID-19



- Climate action:** minimising emissions, slowing global warming and rising sea levels
- Life on our planet:** protecting and restoring ecosystems on land and in water
- Poverty, hunger and homelessness:** making food, water and housing accessible and affordable for all
- Financial inclusion:** making banking products accessible and affordable for everyone who needs them
- Education and skills for future jobs:** equipping people with skills to secure decent employment