

# The **co-operative** bank

## **ESG Datasheet**

**For year ending 31st December 2024**

ESG information within this datasheet that has not been assured by SGS is denoted with a (\*).

## Scope 1, 2 & 3 Greenhouse Gas Emissions by Source

Source of Emissions	2024	2023	2022	2021
Scope 1 - Fuel Combustion	375.0	465.2	522.0	805.4
Scope 1 - Refrigerant Leakages	84.4	206.9	70.3	163.5
Total Scope 1 Emissions - Direct Emissions	459.4	672.1	592.3	968.9
Total Scope 2 Emissions - Indirect Emissions (Location-based)	1,406.2	1,516.3	1,574.7	2,181.3
Total Scope 2 Emissions - Indirect Emissions (Market-based)	2,087.2	814.2	441.0	198.7
Scope 3 Category 1 - Purchased Good & Services	32,133.4	49,794.5	42,029.5	27,412.0
Scope 3 Category 2 - Capital Goods	1,537.3	2,088.4	1,763.1	36.3
Scope 3 Category 3 - Fuel-and-energy-related Activities	460.0	339.6	323.3	412.4
Scope 3 Category 4 - Upstream Transportation and Distribution	9.4	170.4	168.0	-
Scope 3 Category 5 - Waste Generated in Operations	5.2	18.3	28.6	22.3
Scope 3 Category 6 - Business Travel	98.4	149.1	136.6	35.7
Scope 3 Category 7 - Employee Commuting	2,592.3	3,298.4	2,435.8	2,449.7
Total Value-chain Emissions	36,836.0	55,858.7	46,884.9	30,368.4
Scope 3 Category 15 - Investments (Financed Emissions)	273,172.8	302,564.9	313,832.6	340,845.0
Mortgage Portfolio Building Intensity (kgCO <sub>2</sub> e/m <sup>2</sup> )	45.0	46.2	44.9	46.9
Total Scope 3 Emissions (Indirect Emissions)	310,008.8	358,423.6	360,717.5	371,213.4
Absolute Emissions - Total Scope 1, 2 (Location-based) & 3	311,874.4	360,612.0	362,884.5	374,363.6
Absolute Emissions - Total Scope 1, 2 (Market-based) & 3	312,555.4	359,909.9	361,750.8	372,381.0
Carbon Intensity (kgCO <sub>2</sub> e/FTE) (2)	99,927.7	109,322.7	131,567.3	152,676.8
Carbon Intensity (kgCO <sub>2</sub> e/£Revenue) (3)	0.63	0.70	0.74	1.07
Total Direct Energy Consumption	6,791,783.4	9,870,402.8	11,002,688.2	14,670,098.0
Energy Intensity (kgCO <sub>2</sub> e/kWh)	45.9	36.5	33.0	25.5

See Basis of Reporting tab for further details on what is included within each emissions category.

### Footnotes:

Data for all years assured by SGS Assurance Limited, an independent third party assurer who have provided limited assurance. The assurance statement can be found in the 2024 Sustainability Report. 2023 data has been restated to use actual emissions for Q4 2023, rather than estimated emissions. 2024 data includes estimates for Q4 2024, and will be restated in future reports to include actual emissions, except for scope 3 category 15 (Financed Emissions), which relates to the Bank's

- 1 mortgage portfolio at a "point-in-time" (31 October). The methodology used to calculate each scope and category of emissions is overleaf.
- 2 Calculated using the average number of full time equivalent ("FTE") employees for each year.
- 3 Revenue is calculated as net interest income and net fee and commission income for the relevant reporting period as defined by IFRS 15.

## Additional Environmental Metrics

Metric	2024	2023	2022	2021
% waste to landfill (1,2)	0%	0%	0%	0%
% of operational waste recycled*	78%	73%	74%	70%
Lending to renewable energy sector*	£3.6m	£5.4m	£7.9m	£9.5m
Office paper usage (reams)*	8,280	14,571	4,314	3,847
Direct procurement of electricity from renewables	21%	70%	100%	100%

*See Basis of Reporting tab for further details.*

### Footnotes:

- 1 Only includes sites where the Bank has full control of waste management.  
'Zero waste to landfill' only requires 99% waste diversion away from landfill due
- 2 to a legal requirement that certain types of waste must go to landfill.

## Social Metrics

Category	Metric	2024	2023	2022	2021
Volunteering	% of colleagues who have taken part in a volunteering activity		30%	51%	18%
	Total hours spent volunteering		8,203	16,343	4,170
	Value of colleague volunteering (£) (1)		£214,675	£332,808	£100,606
Charity	Total charity donations		£1,000,000	£1,567,598	£1,126,402
Fundraising & Community	Customer Donation Fund donations (£)		£99,575	£100,011	£24,740
	Everyday Rewards donations to charities (£) (1)		£158,640	£158,640	-
	Funds raised by colleagues and matched funding (£) (1)		£89,568	£72,136	-
	Charities, co-operatives and credit unions who bank with us (#)		4,527	4,771	4,891
	No. of Community Directplus Accounts (1)		44,284	42,526	-
Other					
		99% (customer-facing);			
	Vulnerable customer training completed (%) (1)	67% (all colleagues)	-	-	-
	Non-customer ethical perception score (%) (1)	22% (1st)	20% (1st)	-	-
	Digitally active customers (1)	70.3%	68.8%	-	-
Pay Gap	Gender pay gap (mean, %)	22.1%	22.8%	25.0%	25.8%
	Gender pay gap (median, %)	23.7%	18.1%	29.3%	28.7%
	Ethnicity pay gap (mean, %) (1)	14.4%	18.1%	-	-
	Ethnicity pay gap (median, %) (1)	12.5%	12.9%	-	-

See Basis of Reporting tab for further details.

### Footnotes:

1 Metric new for 2024 or not reported in previous years, and hence lack of 2023, 2022 and 2021 comparators.

## Governance Metrics

Metric	2024	2023	2022	2021
% Women in senior positions*	43%	43%	43%	41%
No. of graduate hires*	7	18	11	4
No. of apprenticeship hires* (1)	82	57	69	72
Business customers referred for ethical screening (#)	262	258	233	328
Business customers declined banking services (#)	7	9	8	10
No. of customers referred for labour standards and human rights	157	139	117	143
No. of customers declined for labour standards and human rights	3	3	1	2
No. of customers referred for social inclusion	0	6	0	0
No. of customers declined for social inclusion	0	0	0	0
No. of customers referred for irresponsible payments of tax	0	0	1	0
No. of customers declined for irresponsible payments of tax	0	0	0	0
No. of customers referred for irresponsible gambling	11	10	15	11
No. of customers declined for irresponsible gambling	1	1	1	0
No. of customers referred for irresponsible marketing	1	3	4	4
No. of customers declined for irresponsible marketing	0	0	0	0
No. of customers referred for climate change	11	11	15	29
No. of customers declined for climate change	2	3	6	6
No. of customers referred for chemicals	0	2	4	8
No. of customers declined for chemicals	0	0	0	0
No. of customers referred for waste	0	0	0	1
No. of customers declined for waste	0	0	0	0
No. of customers referred for biodiversity	37	39	28	50
No. of customers declined for biodiversity	0	2	0	0
No. of customers referred for protecting animal welfare	39	45	47	73
No. of customers declined for animal welfare	1	0	0	1
No. of customers referred for other	6	3	2	9
No. of customers declined for other	0	0	0	1

See Basis of Reporting tab for further details.

### Footnotes:

Apprenticeship hires, as reported in the Annual Report and Accounts, include colleagues enrolled on the graduate programme as all graduates take part in an apprenticeship programme.

## Basis of Reporting

Our Basis of Reporting includes details on the definitions, reporting scope and calculation methodologies of key ESG metrics that support our ESG strategy including our roadmap to Net Zero. Metrics that have been externally assured are marked with an asterisk (\*).

Metric and Unit of Measurement	Explanation	Methodology
<b>Scope 1 emissions (tCO<sub>2</sub>e)</b>	Direct emissions resulting from sites owned or controlled and activities performed by the Bank in 2024. This includes fuel combustion, refrigerant leakages, emergency backup generator use and fire suppression.	<p>Direct fuel consumed at Bank-controlled sites is derived from invoice data received from gas suppliers or meter data.</p> <p>Amount and type of refrigerant added to air-conditioning systems is derived from service sheets from maintenance contractors. Only amounts refilled, not used in the year, are tracked.</p> <p>Diesel consumed by emergency generators is provided by suppliers through invoices.</p> <p>Discharge from fire extinguishers and fire suppression systems is based on invoice data from contractors. Invoices are received following full discharge at a site.</p>
<b>Scope 2 emissions (location-based or market-based) (tCO<sub>2</sub>e)</b>	Indirect emissions resulting from the generation of purchased or acquired electricity, steam, heat or cooling consumed by the Bank in 2024. The location-based emissions figure reflects the average emissions intensity of the UK electricity grid. The market-based emissions figure takes into account the difference in emissions associated with using renewable electricity.	<p>Electricity directly procured by the Bank in 2024 is derived from supplier invoices and meter data.</p> <p>Any electricity purchased with REGO backed proof of renewable source of origin will be assigned an emissions factor of zero when calculating emissions using the market-based methodology.</p> <p>Where electricity is supplied by a third party (for example as part of a contracted serviced provision), it is assumed all electricity is derived from a non-renewable source, which will be reflected in the market-based emissions.</p>
<b>Scope 3 emissions Category 1 – Purchased goods and services (tCO<sub>2</sub>e)</b>	Indirect emissions resulting from the extraction, production and transportation of goods and services purchased or acquired by the Bank in 2024.	<p>Process-based and environmentally-extended input output (“EEIO”) modelling methods are used to calculate emissions arising from purchased goods and services and capital goods.</p> <p>All goods and services purchased and receipted by the Bank in the reporting period are categorised by the nature of the cost, with an associated emissions factor applied to each line item.</p> <p>This metric includes sources of estimation and uses key assumptions, the most significant of which is the category of spend applied to a supplier.</p> <p>This category also includes emissions from water supply – for sites without invoice data, water supply is estimated based on the number of full-time equivalent colleagues (“FTEs”) and opening hours of sites, and a Defra emissions factor is applied to consumption to calculate relevant emissions.</p>
<b>Scope 3 emissions Category 2 – Capital goods (tCO<sub>2</sub>e)</b>	Indirect emissions resulting from the extraction, production and transportation of capital goods purchased or acquired by the Bank in 2024. Any spend associated with depreciation has been excluded because it is not the cost of a good or service at a fixed point in time.	<p>All capital expenditure in the year is identified by supplier and an emission category is applied to each, which has a corresponding emissions factor.</p> <p>Non-cash items (such as depreciation) are removed from spend.</p> <p>This category incorporates assumptions leading to estimates, the most significant of which is the application of emissions category to supplier.</p>
<b>Scope 3 emissions Category 3 – Fuel-and-energy-related activities (tCO<sub>2</sub>e)</b>	Indirect emissions resulting from the extraction, production and transportation of fuels and energy purchased or acquired by the Bank in 2024, not already accounted for in scope 1 or scope 2.	Fuel and energy related activities not included in scope 1 or scope 2 emissions are calculated using actual or estimated data for purchased fuel and electricity. For fuels and electricity, the relevant Defra Well-to-Tank (“WTT”) and Transmission and Distribution (“T&D”) emissions factors are applied to provide total emissions for the emissions from the supply of energy.

<b>Scope 3 emissions Category 4 – Upstream transportation and distribution (tCO2e)</b>	Indirect emissions resulting from (a) the transportation and distribution of products purchased by the Bank in 2024 between the Bank's tier 1 suppliers and the Bank's own operations, in vehicles and facilities not owned or controlled by the Bank, and (b) the transportation and distribution services purchased by the Bank in 2024, including inbound logistics, outbound logistics (e.g. of sold products) and transportation and distribution between the Bank's own facilities, in vehicles and facilities not owned or controlled by the Bank.	<p>In the absence of data for logistics suppliers providing goods using actual distances, weights and routes, a Defra emissions factor was applied to spend from the cost ledger used in scope 3 category 1 and 2 emissions that relates to logistics suppliers.</p> <p>Costs incurred on couriers in 2024 is not included in scope 3 category 4 emissions.</p> <p>This category incorporates estimation uncertainty through assumptions, including applying emissions factors to categories of suppliers.</p>
<b>Scope 3 emissions Category 5 – Waste generated in operations (tCO2e)</b>	Indirect emissions resulting from the disposal and treatment of waste generated in the Bank's operations in 2024, in facilities not owned or controlled by the Bank.	<p>Emissions factors are applied to waste generated by the Bank's operations based on waste type and treatment type. Data is received from contracted waste management facilities. Waste types include: glass; food; cardboard; mixed recycling; general waste; and confidential paper. Waste treatment types comprise: recycling; recovery, and landfill.</p> <p>Estimated amounts are used for sites where regular waste generation data is unavailable based on site floor area and opening hours. Ad hoc waste collections are not estimated.</p> <p>Emission factors used are the applicable DEFRA factors based on waste and treatment type.</p> <p>Water waste treatment is based on water consumption from invoices received from our water suppliers.</p>
<b>Scope 3 emissions Category 6 – Business travel (tCO2e)</b>	Indirect emissions resulting from the transportation of employees for business-related activities during 2024, in vehicles not owned or operated by the Bank. Includes land, sea and air travel, and hotel stays.	<p>Emissions factors are applied to mileage amounts for different classes of transport and hotel stays based on area, which are derived from employee expense claims evidenced by expense receipts. Mileage is estimated in cases where only spend data is available using an assumed GBP per mile based on transport type. Emission factors used are the applicable DEFRA TTW and WTT factors based on the transport type.</p>
<b>Scope 3 emissions Category 7 – Employee commuting (tCO2e)</b>	Indirect emissions resulting from the transportation of employees between their homes and the Bank's worksites during 2024, in vehicles not owned or operated by the Bank.	<p>The Bank calculates employee commuting emissions by estimating the number of colleagues who commute daily (based on contracted working location) and using government data, the kilometres travelled and mode of transport used per employee using UK averages.</p> <p>The applicable Defra Well-to-Tank ("WTT") and Tank-to-Wheel ("TTW") emissions factor is then applied to give an emissions value.</p> <p>This method includes sources of estimation uncertainty, particularly in the number of colleagues who commute daily or work from home; the distance travelled; the method of transport for each; and the emissions used by the average colleague who works from home.</p> <p>For colleagues who have a contracted location as working from home, a weighting is applied for days spent in Bank-operated sites and a relevant emissions factor used to determine emissions from homeworking based on average country data.</p>

<b>Scope 3 emissions Category 15 – Investments (tCO2e)</b>	Indirect emissions resulting from the operation of investments (including equity and debt investments and project finance) in 2024, not already accounted for in Scope 1 or Scope 2. This makes up the largest portion of the Bank's emissions as it includes indirect emissions faced through mortgages.	<p>The Bank only reports financed emissions for its retail secured mortgage portfolios. No SME lending, or unsecured lending, is included in this balance due to being identified as not material and due to data quality considerations.</p> <p>The Bank's mortgage portfolio is divided into an assigned dwelling type. Defra emissions factors are applied to each dwelling type based on estimated floor space and energy consumption.</p> <p>In the absence of complete data points for a property, weighted averages will be applied based on dwelling type.</p> <p>The data is then aggregated to calculate the total emissions based on the outstanding loan value held by the Bank which provides a total tCO2e figure.</p> <p>This category includes significant sources of estimation uncertainty due to data quality considerations, with EPC data, floor space data, dwelling type, and the primary source of heating and energy usage. The Bank reviews its calculation methodology annually and updates EPC data when new data becomes available.</p>
<b>Carbon intensity (kgCO2e/FTE)*</b>	The amount of CO2e emitted in the Bank's operations per full time colleague employed by the Bank in 2024.	The amount of absolute emissions (comprising scope 1, scope 2 (location-based) and scope 3) (in kgCO2e) in 2024 is divided by the average number of FTE colleagues employed by the Bank in the year.
<b>Carbon intensity (kgCO2e/£Revenue)*</b>	The amount of CO2e emitted in the Bank's operations per GBP of revenue generated by the Bank in 2024.	The amount of absolute emissions (in kgCO2e) in 2024 is divided by the amount of revenue (operating income) (in GBP) generated by the Bank in the year.
<b>Carbon intensity (kgCO2e/kWh)*</b>	The amount of CO2e emitted in the Bank's operations per unit of electricity directly procured by the Bank in 2024.	The amount of absolute emissions (in kgCO2e) in 2024 is divided by total direct electricity consumption (in kWh) for the year.
<b>Electricity directly procured from renewables (%)</b>	The proportion of electricity directly procured by the Bank in 2024 that came from a certified renewable source.	The electricity supplier provides Renewable Energy Guarantees of Origin ("REGO") certificates to verify that the electricity supplied was generated from renewable sources. Direct electricity consumption (in kWh) from REGO backed supply agreements in 2024 is divided by the total direct electricity consumption for the year.
<b>Operational waste to landfill (%)</b>	The proportion of waste generated in the Bank's operations in 2024 that was sent to landfill.	The volume of waste (in tonnes) that was sent to landfill in 2024 is divided by the total volume of waste for all treatment types for the year.
<b>Operational waste recycled (%)</b>	The proportion of waste generated in the Bank's operations in 2024 that was recycled.	The volume of waste (in tonnes) that was sent to waste recycling facilities in 2024 is divided by the total volume of waste for all treatment types for the year.
<b>Operational waste recovered (%)</b>	The proportion of waste generated in the Bank's operations in 2024 that was sent to energy recovery facilities.	The volume of waste (in tonnes) that was sent to energy recovery facilities in 2024 is divided by the total volume of waste for all treatment types for the year.
<b>Gender pay gap (mean and median) (%)</b>	The difference in the average pay of female and male colleagues employed by the Bank in 2024.	The Bank calculates gender pay gap using the methodology prescribed by the UK government's Gender Pay Gap Reporting guidelines ( <a href="https://www.gov.uk/government/publications/gender-pay-gap-reporting-guidance-for-employers">https://www.gov.uk/government/publications/gender-pay-gap-reporting-guidance-for-employers</a> ). Data on the ordinary pay and bonus pay (in GBP) of male and female colleagues employed by the Bank in 2024 is derived from the Bank's HR system and payroll records. Two measures of gender pay gap are reported, one using the mean hourly pay as a measure of average pay, and the other using the median hourly pay.



<b>Ethnicity pay gap (mean and median) (%)</b>	The difference in the average pay of ethnically diverse and non-ethnically diverse colleagues employed by the Bank in 2024.	The Bank calculates ethnicity pay gap using the methodology prescribed by the UK government's Ethnicity Pay Reporting guidelines ( <a href="https://www.gov.uk/government/publications/ethnicity-pay-reporting-guidance-for-employers">https://www.gov.uk/government/publications/ethnicity-pay-reporting-guidance-for-employers</a> ). Colleagues with a white ethnic background are classed as non-ethnically diverse. All other ethnic backgrounds are included under ethnically diverse. Data on the ordinary pay and bonus pay (in GBP) of ethnically diverse and non-ethnically diverse colleagues employed by the Bank in 2024 is derived from the Bank's HR system and payroll records. Two measures of ethnicity pay gap are reported, one using the mean hourly pay as a measure of average pay, and the other using the median hourly pay.
<b>Digitally active customers (%)</b>	The proportion of customers who logged into and used either the Bank's online banking or mobile app in the last three months of 2024.	The number of customers who logged into and actioned a transaction using either of the Bank's online banking or mobile banking services in the last three months of 2024 is extracted from the Bank's statistical analysis system, then divided by the overall number of customers who actioned a transaction using any of the Bank's services in the period.
<b>Vulnerable customer training (%)</b>	The proportion of Bank colleagues who completed vulnerable customer training in 2024.	The number of Bank colleagues who completed vulnerable customer training in 2024 is derived from e-learning participation records extracted from the Bank's HR system, then divided by either the average number of FTE colleagues (excluding Board members) employed by the Bank in 2024, or the average number of customer facing FTE colleagues only.
<b>Charities who bank with us (#)</b>	The number of charities that were Bank customers at the end of 2024.	The number of registered charities that held a business current account with the Bank as at 31 December 2024 is derived from the Bank's mainframe.
<b>Co-operatives who bank with us (#)</b>	The number of co-operatives that were Bank customers at the end of 2024.	The number of co-operatives registered with Co-operatives UK that held a business current account with the Bank as at 31 December 2024 is derived from the Bank's mainframe.
<b>Credit unions who bank with us (#)</b>	The number of credit unions that were Bank customers at the end of 2024.	The number of credit unions registered with the Financial Conduct Authority that held a business current account with the Bank as at 31 December 2024 is derived from the Bank's mainframe.
<b>Community Directplus accounts (#)</b>	The number of Community Directplus accounts held with the Bank at the end of 2024.	The number of Community Directplus current accounts held with the Bank as at 31 December 2024 is derived from the Bank's mainframe.
<b>Total charitable donations (£)</b>	The amount of money donated to charities and community programmes by the Bank and third parties in connection to Bank activities in 2024.	Total charitable donations is an aggregation of the amounts of money (in GBP) donated to charities and community organisations by the Bank from our Charitable Fund in 2024. Amounts are derived from Charitable Fund payment records.
<b>Charitable donations raised by colleagues (£)</b>	The amount of money leveraged and donated to charities and community organisations by Bank colleagues in 2024.	The amounts of money (in GBP) leveraged by colleague fundraisers to which the Bank granted matched funding in 2024 are derived from proof of funds raised (for example, a donation webpage or cash deposit slip) and aggregated. Only colleague fundraisers that have been verified as part of the Bank's matched funding programme are reported in this metric, and this metric does not include the Bank matched funding itself.
<b>Charitable donations raised by matched funding (£)</b>	The amount of money donated to charities and community organisations by the Bank through our matched funding programme in 2024.	The amounts (in GBP) of matched funding payments made by the Bank in 2024 are derived from matched funding payment records and aggregated.
<b>Charitable donations from the Customer Donation Fund (£)</b>	The amount of money donated to Community Directplus customers by the Bank using funds from our Customer Donation Fund in 2024.	The amounts (in GBP) of grants paid out to Community Directplus current account holders using funds from the Bank's Customer Donation Fund in 2024 are derived from payment records and aggregated.
<b>Charitable donations from Everyday Rewards (£)</b>	The amount of money donated to selected national charities by the Bank as part of our Everyday Rewards initiative in 2024.	The amounts (in GBP) donated to Amnesty International UK, Hospice UK, Oxfam, Refuge and the Woodland Trust by the Bank as part of our Everyday Rewards initiative in 2024 are derived from payment records and aggregated. Although our Everyday Rewards initiative was discontinued on 31 May 2024, the Bank pledged to match our FY23 donations to honour our commitment to the selected charities.

<b>Colleague volunteering time (hours)</b>	The number of working hours spent volunteering with charities and community organisations by Bank colleagues as part of the Bank's employer supported volunteering programme in 2024.	Eligible activities are defined as 'voluntary and charitable' in line with the B4SI Community Investment Framework ( <a href="https://b4si.net/framework">https://b4si.net/framework</a> ). The duration (in hours) of each volunteering entry self-reported by Bank colleagues in 2024 is exported from the Bank's HR system and aggregated.
<b>Colleague participation in volunteering (# and %)</b>	The number and proportion of Bank colleagues who volunteered with charities and community organisations during work time as part of the Bank's employer supported volunteering programme in 2024.	The number of colleagues who recorded volunteering in 2024 is divided by the average number of FTE colleagues (excluding Board members) employed by the Bank in 2024.
<b>Value of colleague volunteering (£)</b>	The monetary value of working time spent volunteering with charities and community organisations by Bank colleagues as part of the Bank's employer supported volunteering programme in 2024.	The duration (in hours) of each volunteering entry is multiplied by the colleague's equivalent hourly pay (in GBP) at the date of volunteering, and the results are aggregated.
<b>Business customers referred for enhanced ethical screening (#)</b>	The number of business current account applicants and holders who were referred for enhanced ethical screening in 2024.	The number of business current account applicants or existing business current account holders who were referred for enhanced ethical screening by the Bank's Values & Ethics team in 2024 is derived from ethical screening records.
<b>Business customers declined banking services following enhanced ethical screening (#)</b>	The number of business current account applicants and holders who were declined banking services following enhanced ethical screening in 2024.	The number of business current account applicants or existing business current account holders who were declined banking services or exited following enhanced ethical screening by the Bank's Values & Ethics team in 2024 is derived from ethical screening records.
<b>Non-customer ethical perception score (%)</b>	The proportion of non-customers who associate the word 'ethical' with The Co-operative Bank, according to a brand tracking survey conducted by a third party in 2024.	Third party Hall & Partners conduct a brand tracking survey to assess how well the Bank's brand is perceived by consumers relative to nine other banks and building societies who have been defined as the Bank's main competitor set. One question asks, 'Which of these words do you associate with each bank/building society?', and one of the responses is 'ethical'. The non-customer ethical perception score is derived from the proportion of non-customers who selected 'ethical' for The Co-operative Bank.