

Impact Report

Year ending 31 December 2024



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Welcome

Chief Executive Richard Fearon reflects on how our Impact Report represents 150 years of making a positive difference for our members, communities, colleagues and the wider environment.

Our purpose of putting home ownership within reach of more people, generation after generation, has remained unchanged since we were founded in 1875.

As we celebrate our 150th anniversary, I'm pleased to share this year's Impact Report with you.

The delivery of our purpose depends on activity across different, but connected areas. This report details the significant achievements we've made for our members, our communities, our colleagues and the environment.

We're a mutual business owned by our members, which means we prioritise their long-term interests, not short-term gains.

We have added to the ways we support people getting onto the housing ladder, continued pushing for public policy changes to increase the number of homes being built and further improved the level of service we provide.

That extends into the support we offer our communities and funding for charities which align with our purpose. Our Building Brighter Tomorrows programme and new partnership with Barnardo's will help care-experienced young people establish a firmer financial footing, while our other support helps local organisations make a safe and secure home a possibility for more people.

Providing great service for members would not be possible without our dedicated colleagues, and I'm proud that we have created a workplace culture that prioritises wellbeing and supports development.

Last year we invested in new learning and development systems, extended how we recognised great work and deepened our ability to hear from more colleague voices. We continued to make progress on our inclusion and diversity efforts and although we're slightly behind where we want to be

for our leadership targets, I'm committed to working with the team to deliver these by our planned date of 2030.

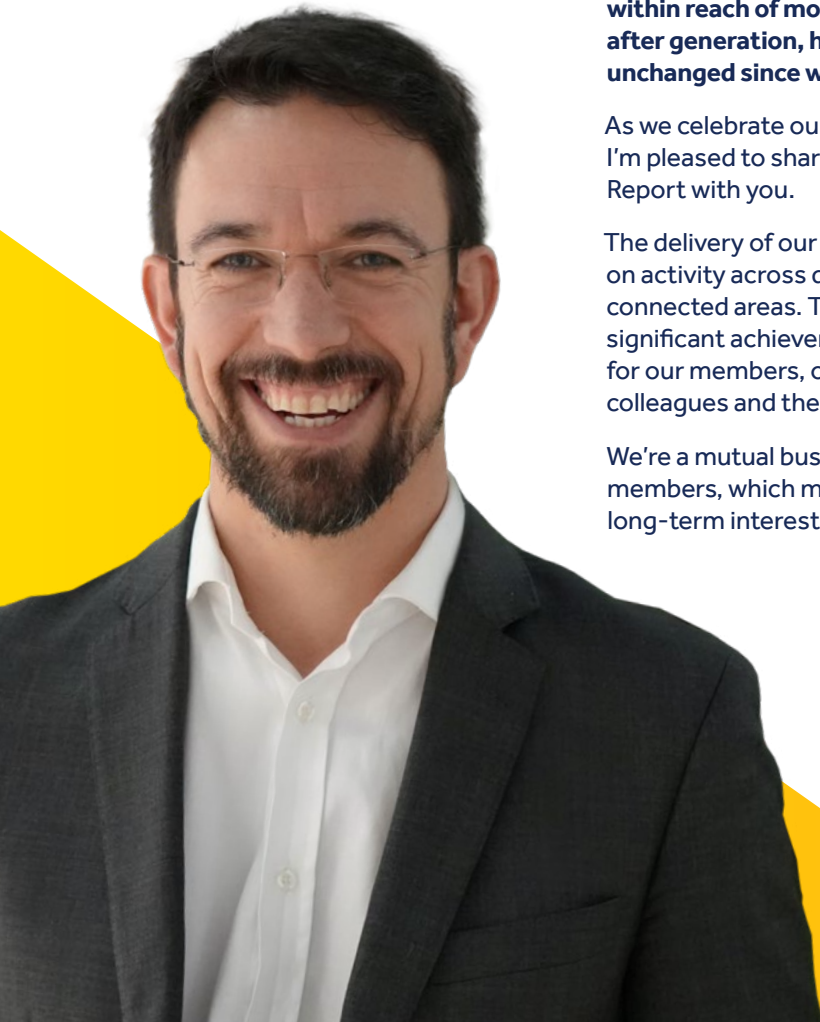
We're committed to the orderly transition to a net zero economy by 2050. As a mutual, we have a responsibility towards our climate and environment; working alongside a series of partners to reduce the impact we're having.

It's a privilege to be leading Leeds Building Society into its 150th year. I'm incredibly proud of the progress made last year, and as we continue the development of our environmental, social and governance strategy I look forward to reporting on further achievements in future.

“

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Supporting our members

Our members are at the core of what we do.

Two of our biggest priorities are making it possible for more people to buy a home and supporting our members once they're on the housing ladder.

Our savers' money supports our mortgage lending, and in turn, we reward their loyalty through the interest they earn and the service we provide.



How we made a difference in 2024

17,600

More first time buyers stepped onto the housing ladder with our help

0.79%

The difference in average savings interest rates compared to the rest of the market¹

94%

Member satisfaction score achieved on average²

1. The Society paid an average of 4.13% to our savers compared to the Rest of Market average of 3.34%, which equates to an annual benefit to our savers of £175m. Source: CACI's CSDB, Stock, January 2024 to December 2024, latest data available. CACI is an independent company that provides financial benchmarking data of the retail cash savings market.

2. Overall customer satisfaction is captured from a survey of 3,463 members from January 2024 to December 2024.



New products that support home ownership



Restricted lending on second homes and holiday lets



Advocated for a fairer planning system to help meet housing targets



Continued to give tailored support to mortgage members in financial difficulty

Helping people onto the property ladder

We're proud that around half of our new mortgages are to people buying a home for the first time. This year we've introduced even more ways of breaking down the barriers they face.

Experian Boost

We're the first UK mortgage provider to work with Experian and connect to its Boost service.

Boost gives would-be borrowers the chance to have selected regular monthly payments taken into account in their credit score. This could increase their chances of successfully applying for a mortgage.

The service uses open banking technology to link the borrower's current account payments to their credit file, which is then connected to our lending systems.

It means the past 12 months of regular debit payments, such as council tax and streaming service subscriptions, could count towards their credit file. They are then factored into mortgage applications with us.

Income Plus

Our Income Plus mortgages are designed to overcome the difficulties of raising a deposit and the high cost of housing.

First time buyers with a minimum household income of £40,000 may be eligible to borrow up to 5.5 times their annual earnings, compared to our standard lending where maximum borrowing is capped at a lower level of 4.5 times earnings.

Combined with improvements to assessing how much first time buyers can afford to repay, we calculate this could lead to offers being on average £66,000 higher¹ for a first time buyer depending on their individual circumstances.

Home Deposit Saver

This savings account was developed to help first time buyers or those looking for their forever home. It rewards and motivates aspiring homeowners to achieve their goal of home ownership.

Reach Mortgages

A new range of residential mortgages that help put home ownership in reach of people who may otherwise face barriers to buying a home. The range allows brokers to give mortgage options to customers whose credit score means they wouldn't qualify for a standard product. It means they're not frozen out of home ownership.



Danyele's story

"I used the Home Deposit Saver to help buy my first home. I managed to save £2,500 whilst I had the account open (£3,000 including the bonus). I combined other savings, so I had just under £6,000 towards my part of the deposit for our home.

It was a huge help towards the overall costs as there are more elements to think about than just the deposit, such as the solicitors' fees, moving costs, initial interest payment on the first payment, and renovation costs (which I am now realising are eye-watering!). But it's all worth it to know it's our very own home that we get to call ours.

We moved into our home in May 2024 and it's a lovely semi-detached house between Leeds and Wakefield. We want to be here for the long term and over time we can transform it into our ideal family home."

1. Calculation based on lending between March 2024 and August 2024. How much a first-time buyer may be able to borrow will depend upon their individual situation. Our mortgages are subject to eligibility, status and financial standing and will go through the affordability process. Applicants must be 18 years or over.

Tackling housing supply challenges

A lack of available housing supply and the urgent need to build more new homes in the UK are two of the big issues making home ownership an unrealistic prospect for many people.

It's important that there's a collective effort from policymakers, house builders and planners, as well as banks and building societies to create meaningful change. But we're already playing our part by removing barriers to home ownership, which then strengthens communities.

Restricting holiday lets to improve housing supply

This year, we stopped holiday let lending in two popular UK tourist spots as part of a 12-month trial to help people have a fairer chance of owning a home. We worked with North Norfolk District Council and North Yorkshire Council to identify postcode areas where housing pressures are most serious, and holiday let lending was restricted there from the end of March 2024.

New public policy proposal pushing for wider community input

We're urging the government to build more homes of all types, increasing affordable routes to home ownership. That's why we commissioned a new report '[The Case for Inclusive Planning](#)'.

It argues that hearing from a more representative cross section of voices earlier in the planning process will create a fairer system that reduces barriers to home ownership. This differs to seeking views on individual schemes once they are drawn up.

The findings are based on data from a nationally representative survey alongside separate research. This research has been designed to reach people who wouldn't usually take part in planning consultations, and carried out in the marginal constituency of Earley and Woodley in Berkshire.

The report found:

74% of people want more house building in their area.

More than 8 in 10 people support the need for councils and developers to gain wider community opinions. And more than 52% are more likely to support building in their area if they knew people were in favour, with only 6% less likely to support.

Infrastructure like schools and doctor's surgeries were highlighted as a key priority.

The proposal was also submitted to the National Planning Policy Framework consultation.



Not everyone gets a say in the current system, and opposition by a few to new housing developments can lead to schemes being delayed or reduced.

This report is about finding ways of **unlocking unmet housing need and doing so in a way that builds cohesion rather than division** by listening to a full range of local voices.

Richard Fearon,
CEO Leeds Building Society



Giving members the service they deserve

We exist for, and because of, our members.

The money they save with us fuels the mortgages we offer and the impact we have. We do everything we can to reward their loyalty through the interest earned on their money and giving them the best level of service possible.

Last year the interest rate we paid on savings was 0.79% higher than the average seen across the market, equating to £175m extra interest for savings members¹.

We also invested in our branches and online service. We opened our 51st high street branch, in Solihull in the West Midlands, as well as relocating our Gloucester and Stevenage branches to improved premises.

We're not only widening access to our products and providing modern locations to do business with us, we're also making our branch network more environmentally friendly by improving the energy efficiency of the buildings and removing all gas boilers over the next 10 years.

Our colleagues talk to members every day who are struggling with the cost of living crisis and want to discuss their mortgage payments. We provide in-depth training for colleagues so they can fully support customers in financial difficulty and find the best ways to help them.

We also direct members towards free independent help, including support from debt charities like Step Change, or to other organisations that help with issues such as gambling addiction.

Since 2020 we've also suspended arrears fees, such as for failed direct debits.



Improving accessibility

This year we refreshed our accessibility and support for our members including:

Branch refresh

We are committed to ensuring any new branches are as inclusive and accessible as possible. As part of our branch refresh programme across 2024, we focused on creating welcoming and accessible spaces for all needs.

For each branch, we focused on creating welcoming and accessible spaces for all needs.

This means incorporating universal design principles, providing gender-neutral and accessible facilities whenever practical.

Through thoughtful design choices, we aim to foster a sense of belonging and make our environment a place where **all individuals feel comfortable, respected, and valued.**

Sign Solutions

We offer access to sign language, ensuring we have interpreters available for when our members would like to contact us in branch or via our call centre.

Accessibility panel

Our accessibility panel help review, test and provide feedback on the digital experience for our members. Members of this panel include individuals who may face additional barriers when accessing digital resources, for instance where English may not be their first language or those who have a disability. Anyone can join this panel and support us on our inclusion journey.

You can sign up by emailing uxresearch@leedsbuildingsociety.co.uk

1. The Society paid an average of 4.13% to our savers compared to the Rest of Market average of 3.34%, which equates to an annual benefit to our savers of £175m. Source: CACI's CSDB, Stock, January 2024 to December 2024, latest data available. CACI is an independent company that provides financial benchmarking data of the retail cash savings market.

Supporting communities

Everyone deserves a safe and secure home.

This year we launched our Building Brighter Tomorrows campaign, working alongside charity partners to support vulnerable young people take their first steps into living in a place of their own.

We're celebrating our mutual roots by giving back to communities, responding to emergencies at home and overseas, and empowering our colleagues to play their part through volunteering.

Together we can make tomorrow a little bit brighter, one day at a time.



How we made a difference in 2024

£343,000

in grants awarded to 61 charities via the Leeds Building Society Foundation

£1m

awarded to communities, taking the total to £3.6m since 2021

6,400

volunteering hours donated

240

charities and non-profits supported



New charity partnership with Barnardo's



Reached £1 million total for Dementia UK



Pre-tenancy training for young people leaving care

Building brighter **tomorrows**

We're proud to have launched our new charity partnership with Barnardo's, providing crucial support to young people transitioning out of care. Sadly, 1 in 3 young people leaving the care system experience homelessness within two years.¹ But together we can change that by building brighter tomorrows.

Bridging the gap

Funds raised by members, colleagues and Society donations are supporting a range of projects helping care-experienced young people, including Gap Homes, which offers homely, affordable housing for young people leaving care.

Paul² grew up in care in Scotland and had multiple foster care placements throughout his childhood in various different parts of Scotland. Living in a Barnardo's Gap Home has helped give him stability and independence.

"My social worker referred me to Barnardo's. Before I started getting help from them, I didn't know how to run my own flat, pay bills or cook for myself."

"Barnardo's gives me brilliant support for my tenancy, but I know eventually I'll have to do this myself. Gap Homes aim to help you get to that positive point where you've had time to learn and experience living independently."



Leeds Rhinos charity takeover

To launch the partnership, we donated our Leeds Rhinos shirt sponsorship for the game against Castleford in June. The Barnardo's logo was proudly displayed around its Headingley stadium to a capacity crowd and to TV audiences across the country.

Fundraising tops £130,000

After launching in April 2024, colleagues and members have raised £130,000 for Barnardo's, including match funding from the Society.

¹ British Association of Social Workers 2023 Spotlight on Poverty: Care Leavers and Care Experienced People | www.basw.co.uk
² Name of person has been changed to protect their identity.

Turning our **words into action**

Home ownership is a challenge for many, with increased barriers to access for certain diverse groups. We've provided funding to community projects that help to address some of these challenges.

Leeds Action to Create Homes (LATCH)

Grant awarded: £54,500

LATCH transforms derelict properties in the diverse areas of Chapeltown, Harehills and Burley into supported housing.

We provided funding to help 25 women and their children who have experienced homelessness move into their next home, including providing essential furniture and carpets to replace bare floors.

Aisha¹ is a British-Pakistani single mum who struggles with her mental health and isolation.

She was already anxious about moving to independent accommodation after being with LATCH and in supported accommodation for a number of years.

Our funding helped ease her worries ensuring that key items were in place on move-in day.

"The fund really helped me a lot, especially as I am a single mother and moving house can be stressful, it helped ease the whole process and allowed me to move in comfortably with many essential items, thank you so much."

LGBTQ+ support for Pride of Place Living

Grant awarded: £41,500

Pride of Place Living are creating the first ever LGBTQ+ affordable housing project in Leeds. We provided them with funding for a project manager and introduced them to a land agent to help secure a site, as well as providing advice on shared ownership schemes.

"A quarter of homeless young people identify as LGBTQ+ as rejection from family members and abuse is still happening.² Affordable and inclusive housing is needed to create a community where people feel safe and welcome.

Leeds Building Society took a leap of faith with us, to help turn our vision into reality. This last year has really accelerated our plans."

Jane Stageman, Pride of Place Living

1. Name of person has been changed to protect their identity.

2. 77% of referrals to Homeless Link from people who identify as LGBTQ+ are due to family rejection and abuse.

Helping to grow strong communities

Pre-tenancy training for care leavers

In 2024 we launched a new partnership with the charity Become, to create a pre-tenancy training programme tailored to the specific needs of care-experienced young people.

From understanding their rights and entitlements, to furnishing a house on a budget, basic DIY, food safety, and budgeting for bills, this training provides a valuable foundation for a successful first tenancy.

This training was developed in collaboration with another charity we're supporting, RUSH House in Rotherham (see page 15). We're delighted that two of our charity partners are working together to support young people as they prepare to leave the care system.

Making work experience work

We've continued to invest in our digital work experience programme. We are keen to engage with students from diverse backgrounds and 338 people have been enrolled so far, with 69% from minority ethnic backgrounds and 22% eligible for free school meals.

Community response

In 2024 we responded to issues at home and overseas including:

- Donating £10,000 to the Disaster's Emergency Committee's (DEC) Middle East Humanitarian Appeal.
- Responding to civil unrest in the UK by donating £1,000 to Nomad in Sheffield to provide emergency grocery packages to people too scared to leave their homes.
- Helping seven Ukrainian families move into suitable long-term housing after 18 months living in accommodation created above our Peterborough branch, working with Oasis Community Housing.
- Donating £7,777 to rugby league legend Kevin Sinfield's fundraising for Motor Neurone Disease, in tribute to former teammate and hero Rob Burrow, who sadly passed away in 2024, and famously wore the No.7 shirt.



Thanks a million

We raised a fantastic £1 million for Dementia UK during our four-year partnership, which ended in March 2024.



Leeds Building Society has helped us to deliver over 4,000 dementia advice appointments both in branches last year and online during the pandemic. **Families have described this support as 'life-saving'.**

Hilda Hayo, CEO and Chief Admiral Nurse, Dementia UK



Supporting people in need of a **safe and secure home**

Leeds Building Society Foundation awards grants to UK registered charities that support people in need of a safe and secure home, using funds provided by Leeds Building Society and its members.



In 2024 our foundation donated:

£343,000

in grants to 61 charities including:

£298,000

in large grants to 15¹ charities

£54,000

in small grants to 47¹ charities

Projects supported by our Foundation

Triangular CIO, Tyne & Wear

Grant amount: £33,000 over three years

Triangular CIO's Housing and Holistic Support Programme received funding from the Leeds Building Society Foundation to provide crucial assistance to refugees and asylum seekers in Tyne and Wear.

Fikru's² story

Fikru, a 35-year-old refugee from Eritrea, fled his home country due to political persecution and violence.

Upon arrival in the UK after a long and perilous journey, he was unfamiliar with the language, had no understanding of the local culture, and was struggling with the trauma of his past experiences.

Fikru says: *"The Housing and Holistic Support Programme transformed my life. From the moment I arrived, I was given not just a house, but a home – a place where I could begin to heal and rebuild. Today, I stand strong and hopeful for the future, all thanks to the incredible support and compassion shown to me. This programme gave me more than just a second chance; it gave me a new life."*

The Snowdrop Project, Sheffield

Grant amount: £50,000 over three years

Funding from Leeds Building Society Foundation has enabled survivors of modern slavery to move into safe temporary accommodation, secure long-term housing and establish the life skills needed to sustain and maintain their homes.

"I had a client who is a victim of human trafficking, who doesn't have family nearby, couldn't work as she is an asylum seeker and the Home Office had moved her around. After our support she's now housed in Sheffield, where her friends live, can access Snowdrop support again, and has found a job locally."

Caseworker, The Snowdrop Project

1. One charity received both a small and large grant.
2. Name of person has been changed to protect their identity.

Time to **give back**

Every colleague receives two days each year to volunteer in their community, and we reward them with a £10 per hour volunteering donation to give to a charity of their choice.¹

Colleague volunteering in 2024

- Over 100 colleagues volunteered more than 700 hours planting trees with Yorkshire Dales Millennium Trust and managing waterways habitat with the Canal & River Trust.
- Supported asylum seekers with a right to work in the UK with CV writing and interview practice workshops with Leeds Asylum Seekers Support Network.
- Decorated a new home for a client of modern slavery charity The Snowdrop Project in Sheffield.
- Helped RUSH House in Rotherham with their pre-tenancy training, developing a new module around home ownership, and decorating one of their supported housing properties ready for a young person to move into.

£53,000
in volunteering donations

165
organisations supported

6,400+
hours donated

700+
colleagues volunteered



1. Up to a maximum of £140 per year

Supporting our colleagues

Guided by our purpose, we're committed to empowering our teams to deliver a lasting positive impact.

We support this by providing opportunities for our colleagues to thrive and grow, ensuring diverse perspectives are heard and giving everyone a space to belong and feel valued.



How we made a difference in 2024

100

colleagues sharing diverse perspectives in forums

240,000+

views of learning content on our new learning platform, an average of 134 times per colleague

8%

of colleagues promoted to leadership roles

72%

of colleagues providing new equality data in areas such as social mobility



Inclusive Employers Standard Gold Accreditation

86%

of colleagues completed allyship training



Achieved Bloody Good Employer Accreditation



Sponsorship of Leeds Pride and Leeds West Indian Carnival



A place to **thrive and grow**

We encourage colleagues to continually develop their skills, supporting them to thrive at work and build a career that's right for them. We know that by creating the conditions for our colleagues to thrive, they'll do their best work, generate new ideas and enable us to deliver our purpose.

Stepping into people leadership

We've continued with our Ignite programme, developed to support colleagues who want to progress into people leader roles in the future.

This programme supports the development of our diverse talent with 28% of the current cohort disclosing a disability, 17% being from an ethnic minority background and 17% having had free school meals as a child. All colleagues can apply for this programme and since launch 24% of participants have moved into a people leader role.

Mentoring and learning initiatives

More than 60 colleagues benefited from being mentored by peers from across the Society, enabling them to gain different perspectives on a broad range of topics such as returning to work from family leave or building a career that's right for them. We also had a further 27 colleagues taking part in an apprenticeship, giving them a formal structure for their learning and development.

New learning platform

In March 2024, we launched our learning and development system, Thrive!, giving access to a range of resources tailored by the business to support personal growth.

Colleagues can record the skills and behaviours they'd like to build and the platform tailors learning content to meet their individual needs.

Since launch, colleagues have viewed learning content over 240,000 times, an average of 134 times per colleague. Our most popular content is user generated where we ask our internal experts to share their knowledge to help their peers develop.

Female focused mentoring

In 2024 two female development cohorts networked with our female non-executive directors and began 12 months of group mentoring with a female director. Following this programme, 19% of this cohort have had a promotion, with another 15% stepping into a new role to support their development.



A space to belong and **feel valued**

We're a place where colleagues feel they belong, where they can be themselves and be valued for what they bring. We achieve this through our focused inclusion and diversity efforts, having the right benefits and support for our teams and taking the time to recognise our colleague contributions.

A Bloody Good Employer

In 2024 we embarked on the Bloody Good Employer Accreditation, chosen for its links to Bloody Good Period and its aims of ending period poverty.

The accreditation complements the work we have already done to support conversations about menopause, promoting allyship at its heart and supporting all our colleagues to be at their best regardless of their time of life. We were delighted to be accredited a Bloody Good Employer in January 2025.

Empowering Allyship

Following the successful launch last year, we rolled out the final two development modules of our Empowering Allyship training to our colleagues as part of our commitment to highlighting how we can all be allies.

Delivered by our leaders, we gave colleagues the chance to try out new skills in giving and receiving feedback and highlighted the impact our words can have.

Menopause learning

We created three focused menopause training pathways, tailored to those who experience menopause themselves, as well as people leaders and allies.

This activity included inviting Over the Bloody Moon into our head office to provide education and engaging with our male leadership team to carry out their work whilst wearing a menovest that imitates the impacts of hot flushes.

We also further invested in our Menopause Champions, training additional colleagues to bring our overall numbers to 32.

Recognising success

We revamped our Excellence in Action recognition by adding in quarterly nominations aligned to our Society behaviours, alongside our annual event. Launched in the latter half of the year we've received 123 nominations for our colleagues as part of this initiative, alongside the 181 received for our annual event.



Nichola's story

"To win one of our Excellence in Action awards was extremely humbling. My passion and drive to come into work each day is focused solely around my colleagues and the positive impact I can have on others.

With the lived experiences I can pull from, both with neurotypical and neurodiverse people, and with the qualifications I have in special educational needs, I'm just happy to have been given the platform to help. I'm extremely grateful for the recognition."

A place to **make a difference**

Our colleagues' voices help us to evolve and be better. We champion and empower them to share their lived experiences, giving them the space and support to make a difference. That's why we're committed to amplifying voices and empowering our colleagues to influence change that will support both our colleagues and members.

Colleague Association

Representatives of the 1,300 colleagues who are members of the association continued to meet regularly with our CEO, Richard Fearon, and non-executive Director Annette Barnes, who leads on sharing the views of our people with the board.

This provides a feedback loop and ensures senior leaders are focusing on what matters most to our colleagues.

Colleague Voice network

In 2024 we further expanded our Colleague Voice network across more business areas. Our networks are focused on supporting a consistent colleague experience and providing a channel for feedback to their leadership teams.

Our Green Champions

With more than 30 members, our Green Champions group comprises head office, branches, and our Cobalt office colleagues who are passionate about leading the Society into a more sustainable future. In 2024, the Green Champions have been crucial in engaging colleagues on green issues and helping reduce our operational emissions.

The Green Champions have been producing educational campaigns on COP 29 and Earth Week, supporting local environmental charities and even monitoring and sharing branch energy consumption data with colleagues to promote energy efficient behaviour.

Colleague forums

We have five colleague-led forums supporting our inclusion and diversity strategy, Being You; Transforming Us.

The groups are:

- DiverseAbility
- Gender Equality
- LGBTQ+
- Ethnicity and Cultural Heritage
- Wellbeing

The forums work to raise awareness on a variety of topics, making sure diverse perspectives are highlighted and acted on.



Alanah's story

"I'm part of our LGBTQ+ Forum, who this year undertook a review of our current process for members to change their name and gender.

I noticed that our process was not as simple as it could be so I worked with our financial crime and legal team to simplify it. We also removed the requirement for an enrolled deed poll letter, which will save members money if they tell us about these changes."

Supporting the climate and environment

Urgent action is needed to prevent catastrophic impacts from climate change and to make sure every generation has a safe and sustainable place to call home.

Global temperature increases must be kept below a long-term average of 1.5°C to avoid the worst impacts of climate change.¹

We're committed to playing our part to help deliver the transition to net zero, and have already taken important steps towards achieving that goal.

1. Intergovernmental Panel on Climate Change, April 2022



Our path to net zero

Supporting a fair and equitable transition to net zero is fundamental to us delivering our purpose of supporting sustainable and long-term home ownership. Working with all of our key stakeholders, we're supporting the transition to net zero and encouraging homeowners to make better choices for today and tomorrow.

We have a long-term ambition to be net zero for all of our greenhouse gas emissions by 2050 (or sooner).

During 2024, we agreed our inaugural climate transition plan based on the Transition Planning Taskforce's guidance, setting out our climate ambitions/targets and the actions and accountabilities that will underpin delivery.

We're playing our part, but we can't do it alone. Most of the key actions to achieve net zero are outside our direct control and will be reliant on key dependencies such as improvements in the energy efficiency of the UK's housing stock and decarbonisation of the electricity grid.

Based on the current pace of collective change and external uncertainties that we face, it's highly unlikely our ambitions and targets will be met without further urgent action across all stakeholders to address the many challenges and difficult trade-offs that still need to be overcome to deliver net zero.

We have made some changes to our climate targets from last year, in line with requirements of the Science-based Targets initiative (SBTi) and the latest available data and methodologies. Revised targets are shown opposite.

You can find further details and explanation of our carbon footprint and revised targets within our [Climate-related Disclosures and Transition Plan](#).

There are three Scopes of greenhouse gas emissions:

Scope 1

Emissions from sources owned or controlled by the Society

Examples include:



Offices and branches

Scope 2

Emissions from purchased energy

Examples include:



Purchased electricity

Scope 3 (categories 1-14)

Indirect emissions from our operational activities

Examples include:



Employee commuting, business travel and suppliers

Scope 3 (categories 15)

Indirect emissions from our investment and financing activities

Examples include:



Residential mortgages

Our near-term climate targets and ambitions:

Scope 1 and 2

- Reduce our absolute Scope 1 and 2 market-based emissions by 90% by 2034 from a 2024 base year
- Reduce our absolute Scope 1 and 2 location-based emissions by 42% by 2034 from a 2024 base year

Scope 3

- Reduce our Scope 3 operational emissions (categories 1-14) by 35% by 2034 from a 2024 base year
- An ambition to reduce our Scope 3 financed emissions (category 15) by 70% by 2034 from a 2024 base year

Reducing our operational emissions

We've set ambitious targets and plans to be net zero in our own operations (Scope 1 and 2 market-based emissions) and significantly reduce our energy consumption and operational Scope 3 emissions by 2034.

Improving our buildings

We already purchase the majority of our electricity from renewable sources¹ and have plans to refurbish our branch estate to make the buildings more energy efficient and remove gas supplies from all of our buildings. We've also completed the installation of 60 solar panels at our Leeds branch as part of a trial. The electricity generated during daylight hours will be used to directly power the branch.

Gaining support from suppliers

We've been increasing engagement with our suppliers to influence reductions in emissions from the goods and services we buy.

During 2024, we identified that about 80% of our supplier emissions are attributed to the goods and services that we purchase from just 80 suppliers.

To date, 49% of these 80 suppliers have committed to net zero and set near-term science-based targets.

We'll continue to work with our key suppliers to track progress and encourage further action in the coming years.

1. Excludes three sites for part of 2024 while energy supplies were being transferred to a new supplier following a relocation.

NODE4

We've been working with Node4 since 2020 to migrate all our existing servers and networking equipment to their data centres.

All Node4 data centres operate on renewable electricity sources, certified by REGO (Renewable Energy Guarantees of Origin), and the company has objectives in place to reduce its Power Usage Effectiveness (PUEs) year-on-year.

Node4 is also ISO 14001 and 50001 certified, demonstrating its commitment to reducing its carbon footprint and controlling its impact on the environment. Its data centre monitoring systems ensure that they operate at the most efficient capacity to reduce energy consumption and carbon emissions.

The monitoring system also enables Node4 to routinely provide us with emissions reports, supporting us to more accurately report on our Scope 3 emissions which feed into our carbon reduction plans.



Reducing our **financed emissions**

Ensuring we take action regarding the homes our mortgage lending goes towards will be crucial on our journey towards net zero.

Mortgage lending

We don't fund any fossil fuel or carbon intensive industries, but the emissions from the homes that we finance are the biggest proportion of our carbon footprint. Homes in the UK are some of the least energy efficient in Europe¹ and cutting these emissions is vital to meet net zero.

During 2024 we agreed a revised stretching ambition to reduce emissions from our residential mortgages by 70% by 2034.

Achieving this will be a big challenge, which will require urgent action and change across government, society and industry.

Supporting the Future Homes Standard

We're working with Keepmoat to support the first large scale development of low carbon affordable houses built to the Future Homes Standard. This Standard will make sure all new homes produce significantly less carbon emissions than one built to current energy efficiency requirements (set in 2013).

We're one of the first lenders to agree to lend on these properties and we have co-funded research by the University of Birmingham to understand what it's like to live in one of these homes.

Initial insights:

- Future Homes at Keepmoat's Gedling Green site require around 20% of the total energy demand of an average 1970s home, reducing comparative annual energy costs by over 50%.
- Over 30 years, a Future Home at Gedling Green will save approximately 16.35 tonnes of CO₂ compared to a home built to 2013 regulations and 45.35 tonnes of CO₂ compared to an average 1970s home.

Understanding housing stock impact

In 2024 we've continued to refine our approach to assessing and quantifying our mortgage emissions in line with the latest industry guidance and methodologies to capture more accurate emissions data and reduce data gaps.

For example, we now utilise property-level energy metered data (where available) to give an accurate view of gas and electricity consumption for our mortgaged properties rather than existing estimates provided on Energy Performance Certificates (EPCs).

As a responsible lender, we believe that net zero should be delivered in an equitable way to avoid anyone being left behind.

Ultimately our aim is to avoid, where possible, taking any actions to restrict finance for less energy efficient homes where it's not feasible or cost-effective to meet increased energy efficiency standards.

1. Decarbonising Buildings: Insights From Across Europe. The Grantham Institute - Climate Change and the Environment. Imperial College. December 2022

Creating progressive partnerships

Reaching net zero requires collaboration across the financial services sector and beyond. We've developed a number of partnerships which are leading to immediate and long-term benefits.

Supporting innovation

We've partnered with Wates and a select group of other building societies and banks to launch a sustainable innovations competition designed to find new green tech solutions within the banking sector.

The scheme is a chance for emerging green technologies to get the boost they may need to scale their solutions. If successful, start-ups could see their ideas piloted with us or another of the institutions, or through the Wates Innovation Network portal.

This is a unique opportunity for us to explore cutting edge decarbonisation thinking among some of the UK's most innovative green businesses.

Backing political reform

We support and reiterate UK Finance's recommendations as part of their Net Zero Homes report and call on the new government to:

- Implement remaining elements of the Future Homes Standard to ensure all new homes are net zero ready
- Ensure energy performance methodologies for buildings are fit for purpose
- Provide certainty for firms involved in retrofitting homes with long-term public policies
- Provide additional support for vulnerable people to make energy efficiency improvements to their home.



We work with the Green Finance Institute, and previously worked as a member of their Coalition for the Energy Efficiency of Buildings.

We've previously launched pilots for a range of new green mortgages that follow the GFI's Green Home Finance Principles, and we were one of the first lenders in the UK to introduce revised mortgage affordability requirements so members can borrow more to buy the energy efficient property they want.

We recognise that more needs to be done to help decarbonise the UK's housing stock.

“

I got the opportunity to meet a number of stakeholders across the finance industry, all working together to support homeowners in reducing their energy emissions and adapting to a changing climate, which was fantastic to see.

”

We're committed to looking at additional innovative options to support our members in making greener choices.

During 2024 Nikki Glover, Senior Strategy Manager at the Society, spent three months on secondment at the Green Finance Institute. Nikki worked with the Energy Saving Trust and West Yorkshire Combined Authority to identify potential green finance solutions for residents, which could be included as part of the Home Energy West Yorkshire retrofitting hub offer.



Performance Summary

It's important to measure the progress we're making towards delivering our purpose and ESG strategy. Our ESG scorecard sets out how we're performing against our five-year targets and external awards and accreditations validate and recognise our achievements.

Our awards and accreditations

We're proud of the award and accreditations we hold – for our mortgage products, our customer service and our approach to responsible business.



Leading with Purpose award

This award at the 2023 Business Culture Awards recognises the practical actions we've taken to put home ownership within reach of more people, generation after generation. It also shows the progress we're making to embed our purpose with our colleagues.



What Mortgage - Best Shared Ownership Mortgage Lender

We've won this award for our Shared Ownership products and service nine years running from 2015 to 2024. We've made it our business to lend not only within the mainstream market, but also to people whose needs are a little less straightforward.



NECCA award for Contact Centre of the Year

Winning Contact Centre of the Year 2024 at The North East Contact Centre Awards (NECCA) shows the great job our Newcastle-based team does to give great service to our members.



The Good Business Charter

We strive to be responsible in everything we do. That's why we're proud to have been accredited with the Good Business Charter, which recognises and champions responsible business behaviour for the benefit of people and planet.



Fair Tax Accreditation

It's so important to us that our members trust us to do the right thing. We were the first national high street financial institution to receive the Fair Tax Mark, because we're committed to responsible tax practice.








The West Yorkshire Fair Work Charter

We're committed to good pay, fair and flexible working conditions, as well as greater wellbeing, diversity and social mobility within the workplace.

Our targets

Our targets are regularly reviewed to ensure we can deliver our purpose. For example, amendments to our climate targets were agreed in 2024, which will apply from 2025 (see page 22). The targets below reflect the position at the end of 2024.

 Supporting Home Ownership	 Sustainable Communities	 Inclusion and Diversity	 Climate and Environment ⁶	 Trust and Transparency
<p>Help 65,000 first time buyers into a home of their own by 2025.</p> <p>Progress: Ahead</p> <p>2024 target: 52,000 first time buyers supported by the end of 2024 2024 actual: 73,300 first time buyers supported by the end of 2024</p> <p>Improve mortgage broker satisfaction scores by 20% by 2025.¹</p> <p>Progress: On track</p> <p>2024 target: +58 Broker NPS² 2024 actual: +58 Broker NPS²</p> <p>Maintain an average savings rate premium of at least 0.25% compared to market average.³</p> <p>Progress: Achieved</p> <p>2024 target: 0.25% 2024 actual: 0.79%</p>	<p>Provide £3m to charities and communities through grants, donations and sponsorship by 2025.</p> <p>Progress: Ahead</p> <p>2024 target: £2.4m by end of 2024 2024 actual: £3.6m by end of 2024</p> <p>Maintain our share of UK high street branches at higher than 0.50%.⁴</p> <p>Progress: Achieved</p> <p>2024 target: >0.50% 2024 actual: 0.73% (as at March 2024)</p>	<p>Achieve 45% female representation in leadership roles by 2030.⁵</p> <p>Progress: Behind</p> <p>2024 target: 38% 2024 actual: 33%</p> <p>Achieve 10% ethnic minority representation in leadership roles by 2030.⁵</p> <p>Progress: Behind</p> <p>2024 target: 7.5% 2024 actual: 6%</p> <p>Our Inclusion and Diversity colleague sentiment score is in top 25% of Financial Services by 2030.</p> <p>Progress: Ahead</p> <p>Target: Top 25% by 2030 2024 actual: 9 (Top 10%)</p>	<p>Reduce absolute Scope 1 and 2 market-based emissions by 90% by 2030.⁷</p> <p>Progress: Behind</p> <p>2024 target: 30% reduction 2024 actual: 265% increase</p> <p>Reduce absolute Scope 1 and 2 location-based emissions by 60% by 2030.</p> <p>Progress: Ahead</p> <p>2024 target: 20% reduction 2024 actual: 24% reduction</p> <p>Maintain carbon neutrality for Scope 1 and 2 market-based emissions and selected Scope 3 emissions, on the pathway towards net zero.⁸</p> <p>Progress: Achieved⁹</p> <p>2024 target: 0 tCO₂e 2024 actual: 0 tCO₂e</p> <p>Reduce absolute Scope 3 emissions (categories 1-14) by 25% by 2030.¹⁰</p> <p>Progress: Behind</p> <p>2023 target: 5.6% reduction* 2023 actual: 17% increase*</p> <p>Ambition to reduce the intensity of our Scope 3 financed emissions (category 15) from our residential mortgage book by 45% by 2030.¹⁰</p> <p>Progress: Behind</p> <p>2023 target: 10% reduction* 2023 actual: 4.4% reduction*</p> <p>*Latest data available</p>	<p>Maintain strong colleague engagement score which places us in line with the UK financial services sector benchmark.¹¹</p> <p>Progress: Achieved</p> <p>2024 target: Top 25% 2024 actual: 8.4 (placing us in top 25%)</p> <p>Maintain high member satisfaction scores of over 90%.¹</p> <p>Progress: Achieved</p> <p>2024 target: >90% 2024 actual: 94%</p>
<div data-bbox="1720 778 2094 863" data-label="Section-Header"> <h3>Key</h3> </div> <p data-bbox="1720 871 2094 991">Ahead Where the cumulative performance to date is >5% above the target on a pro-rata basis (where appropriate).</p> <p data-bbox="1720 1007 2094 1126">On track Where the cumulative performance to date is between 100%-105% versus the pro-rata target.</p> <p data-bbox="1720 1142 2094 1262">Behind Where the cumulative or in-year performance is below the associated target.</p> <p data-bbox="1720 1278 2094 1398">Achieved Where the reported performance for the year is in line with or above the in-year target.</p>				

1. Broker satisfaction is captured by independent research of 900 interviews between January and December 2024. Overall customer satisfaction is captured from a survey of 3,463 members from January 2024 to December 2024.
2. The Net Promoter Score[®] (NPS) is a measure of satisfaction and loyalty based on survey responses. It measures the proportion of promoters less the proportion of detractors. We use the NPS methodology to measure satisfaction among the brokers we work with.
3. The Society paid an average of 4.13% to our savers compared to the Rest of Market average of 3.34%, which equates to an annual benefit to our savers of £175m. Source: CACI's CSDB, Stock, January 2024 to December 2024, latest data available. CACI is an independent company that provides financial benchmarking data of the retail cash savings market.
4. Based on bank and building society UK business count data, Office for National Statistics, March 2024.
5. Excludes executive and non-executive directors. Whilst we are behind on our progress, we continue to prioritise our inclusion and diversity efforts and are working to deliver these by our target date of 2030.
6. Our carbon emission reduction measures were revised in 2024 and will be applicable from 2025 (refer to our climate-related disclosures on pages 47 to 60 of our Annual Report and Accounts for further details). The targets shown in the table are our existing measures, which began from a 2021 base year.
7. Our Scope 1 and 2 market-based emissions target was behind in 2024 due to issues outside our direct control. We expect these emissions to reduce in future in line with our revised (2024-2034) target set out on page 22.
8. Scope 3 emissions include business travel, fuel and energy related activities, waste, and home working.
9. Subject to independent verification which will be completed during 2025.
10. Our Scope 3 targets were behind due to issues outside our direct control. We expect they will continue to track above our revised (2024-2034) targets on pages 22 due to the external challenges and uncertainties that we face.
11. Our Employee Engagement Survey provider (Peakon) enables us to measure colleague sentiment and benchmark this against other financial services organisations in the UK.

Appendix

This report complements our Annual Report and Accounts (ARA) by providing a more in-depth view of our purposeful and ESG activities. It sets out what we've been doing during 2024 to ensure we **put home ownership within reach of more people – generation after generation.**

This report is published with reference to the Global Reporting Initiative (GRI) Standards 2021 – internationally recognised standards for sustainability disclosures. The use of these standards ensures we report on the topics that are most material to our stakeholders, in a way that's consistent and comparable with other businesses.

The GRI index can be found within this Appendix.

Governance and policies

Governance

The board is responsible for approving and overseeing our strategies, including our Environmental, Social & Governance (ESG) Strategy and People Strategy. These are all closely linked, with a focus on supporting the delivery of our purpose. **We have different stakeholder groups which help us to do this.**

ESG Forum

This forum supports the Executive Committee and the board in overseeing the delivery of our ESG Strategy. It's chaired by the Responsible Business Lead and sponsored by the Chief Commercial Officer. The targets we've set, which support the measurement of our ESG activities and our progress against them, can be seen on page 28.

Climate Forum

This forum supports and oversees the delivery of our climate activities. It's chaired by the Head of Climate Risk.

Inclusion Steering Committee

This committee supports the board in monitoring progress against our Inclusion and Diversity Strategy. It's chaired by our Deputy Chief Executive Officer who is the sponsor of our inclusion and diversity agenda.

Other colleague groups

Alongside these forums, there are a number of other colleague groups which focus on specific ESG priorities including our inclusion and diversity forums (see page 20) and our Green Champions group.

A subset of our Executive Committee is responsible for reviewing and approving this Impact Report, and our new Climate Related Disclosures and Transition Plan,

and the Audit Committee is responsible for approving our [Annual Report and Accounts \(ARA\)](#).

We have not sought external assurance on the Impact Report as we continue to embed our reporting, and work towards seeking external assurance in future years.

Policies

Policies and standards underpin our strategy and activities, setting out how our colleagues are expected to behave and how we make decisions. These include our [ESG Policy](#), our [Tax Strategy](#), and our [Board Diversity Statement](#). Additionally, our [Modern Slavery Statement](#) can be found on our website.

[Our Supplier Code of Conduct](#) sets out how we expect suppliers to behave, and how we ensure those standards are upheld during our relationship.

More information on governance within the Society can be found in the Corporate Governance Report and the Strategic Report within the ARA. It details how we ensure the needs of all stakeholders are considered in a balanced way as part of our decision making as a business, and how we maintain a healthy and positive culture.

The Remuneration Report sets out how our remuneration policy and practices are designed to promote our sustainable success, with executive remuneration aligned to our purpose and behaviours and linked to the delivery of our long term strategy. This can also be found within the ARA.

To increase transparency, we have recently published our [Financial Crime Policy](#) on our website, which sets out the Society's approach to the prevention and detection of financial crime activity.

ESG audit scores

Morningstar Sustainalytics

Morningstar Sustainalytics is a leading ESG data, research and ratings firm that supports investors around the world with the development and implementation of responsible investment strategies.

During 2024, we improved our Sustainalytics ESG Risk Rating from 16.1 in 2023 to 15.6, with our overall risk rating continuing to be rated as Low.¹ This places us within the top 15% of banks.

Top
15%
(among our banking peers)



Assessment of risk of financial loss due to ESG factors

MSCI

MSCI is a leading provider of critical decision support tools and services for the global investment community.

are aware that this rating is becoming increasingly important to investors.

During 2024 we gained an MSCI Provisional ESG Rating for the first time because we

We reached an initial score of (p) BBB (Average), and have plans to build on this in future.²



Assessment of a company's resilience to long-term, industry material ESG risks

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Global Reporting Initiative index

Our drive to support home ownership is underpinned by our priority areas, which are informed by extensive research. These were decided in 2021 with our members, board, senior leadership team, colleagues, and partners, to understand what matters most to everyone involved with the Society.

With reference to the Global Reporting Initiative Standards on sustainability, we've determined the topics that are most important, and relevant to our stakeholders and our business. This was done by considering this materiality assessment, and the nature of our business.

The Global Reporting Initiative (GRI) Standards are comprehensive and internationally recognised, allowing consistent reporting of sustainability impact and activity across industries.

In this Impact Report we are reporting with reference to the following GRI Standards, which are based on the areas which are most material to our business and stakeholders. We're also working towards reporting additional GRI Standards topics and aim to provide a more comprehensive view of our activities in the future.

Statement of Use

Leeds Building Society has reported the information cited in this GRI content index for the period from 1 January 2024 to 31 December 2024 with reference to the GRI Standards (GRI 1: Foundation 2021).

This report will be published annually in line with our [Annual Report and Accounts](#).

The following policies provide additional supporting information:

- [Annual Report and Accounts](#)
- [Modern Slavery Statement](#)
- [Tax Strategy](#)
- [ESG Policy](#)
- [Climate Related Disclosures and Transition Plan](#)

We've reported on the following material topics:

- GRI 1: Foundation 2021
- GRI 2: General Disclosures 2021
- GRI 3: Material Topics 2021:
 - GRI 201: Economic Performance 2016
 - GRI 204: Procurement Practices 2016
 - GRI 205: Anti-Corruption 2016
 - GRI 206: Anti-competitive Behaviour 2016
 - GRI 207: Tax 2019
 - GRI 302: Energy 2016
 - GRI 305: Emissions 2016
 - GRI 306: Waste 2020
- GRI 308: Supplier Environmental Assessment 2016
- GRI 401: Employment 2016
- GRI 402: Labour 2016
- GRI 403: Occupational Health and Safety 2018
- GRI 404: Training and Education 2016
- GRI 405: Diversity and Equal Opportunity 2016
- GRI 406: Non-discrimination 2016
- GRI 407: Freedom of Association and Collective Bargaining 2016
- GRI 413: Local Communities 2016
- GRI 415: Public Policy 2016

We're working on being able to report on these topics in future:

- GRI 414: Supplier Social Assessment 2016
- GRI 418: Customer Privacy 2016

We acknowledge that the below topics are important, however they're not material or aren't applicable to our business:

- GRI 202: Market Presence 2016
- GRI 203: Indirect Economic Impacts 2016
- GRI 301: Materials 2016
- GRI 303: Water and Effluents 2018
- GRI 304: Biodiversity 2016
- GRI 408: Child Labour 2016
- GRI 409: Forced or Compulsory Labour 2016
- GRI 410: Security Practices 2016
- GRI 411: Rights of Indigenous Peoples 2016
- GRI 416: Customer Health and Safety 2016
- GRI 417: Marketing and Labelling 2016

GRI index

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	2-1	Organisational details Legal name: Leeds Building Society Location: Leeds, United Kingdom ARA, p224
	2-2	Entities included in the organisation's sustainability reporting ARA, p195
	2-3	Reporting period, frequency and contact point Appendix, p31, 40
	2-4	Restatements of information Not applicable - no restatements made
	2-5	External assurance Appendix, p30
	2-6	Activities, value chain and other business relationships ARA, p10-12, 25-30 Modern Slavery Statement
	2-7	Employees ESG Data Tables, p34
	2-8	Workers who are not employees ESG Data Tables, p34
	2-9	Governance structure and composition Appendix, p30 ARA, p99-117
	2-10	Nomination and selection of the highest governance body ARA, p118-123
	2-11	Chair of the highest governance body ARA, p91, 99-100
	2-12	Role of the highest governance body in overseeing the management of impacts Appendix, p30
	2-13	Delegation of responsibility for managing impacts Appendix, p30
	2-14	Role of the highest governance body in sustainability reporting Appendix, p30
	2-15	Conflicts of interest ARA, p113, 122
	2-16	Communication of critical concerns ARA, p110, 132
	2-17	Collective knowledge of the highest governance body ARA, p115-117
	2-18	Evaluation of the performance of the highest governance body ARA, p115-117
	2-19	Remuneration policies ARA, p136-151
	2-20	Process to determine remuneration ARA, p136-151

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	2-21	Annual total compensation ratio ARA, p150 Note: The Chief Executive Officer pay ratio has been calculated using the government's preferred methodology.
	2-22	Statement on sustainable development strategy Welcome, p3 ARA, p6-8
	2-23	Policy commitments ESG Policy
	2-24	Embedding policy commitments ESG Policy, Appendix, p30
	2-25	Processes to remediate negative impacts Complaints
	2-26	Mechanisms for seeking advice and raising concerns ARA, p110, 132
	2-27	Compliance with laws and regulations ARA, p156-164
	2-28	Membership associations UK Finance, Building Societies' Association, Business in the Community, Colleagues, p19 , Climate and Environment, p25 , Performance Summary, p27
	2-29	Approach to stakeholder engagement Appendix, p30 ARA, p25-30
	2-30	Collective bargaining agreements ESG Data Tables, p34
GRI 3: Material Topics 2021	3-1	Process to determine material topics Appendix, p31
	3-2	List of material topics Appendix - Global Reporting Initiative Index, p31
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed ARA, p165-166
	201-2	Financial implications and other risks and opportunities due to climate change ARA, p47-60 Climate-related disclosures and transition plan
	201-3	Defined benefit plan obligations and other retirement plans ARA, p201-205
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers ESG Data Tables, p34
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption ESG Data Tables, p35
	205-2	Communication and training about anti-corruption policies and procedures ESG Data Tables, p35
	205-3	Confirmed incidents of corruption and actions taken ESG Data Tables, p35

GRI index

GRI Standard	Disclosure	Location
GRI 206: Anti-competitive Behaviour	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	ESG Data Tables, p35
GRI 207: Tax 2019	207-1 Approach to tax	Performance summary, p27
	207-2 Tax governance, control, and risk management	ARA, p190, 205-206, 224
	207-3 Stakeholder engagement and management of concerns related to tax	Tax Strategy
	207-4 Country-by-country reporting	
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Climate-related Disclosures and Transition Plan, p31
	302-3 Energy intensity	
	302-4 Reduction of energy consumption	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Climate-related Disclosures and Transition Plan, p31-32
	305-2 Energy indirect (Scope 2) GHG emissions	
	305-3 Other indirect (Scope 3) GHG emissions	Climate-related Disclosures and Transition Plan, p33-34
	305-4 GHG emissions intensity	ARA, p56-57
	305-5 Reduction of GHG emissions	
GRI 306: Waste 2020	306-3 Waste generated	ESG Data Tables, p35
	306-4 Waste diverted from disposal	ESG Data Tables, p35
	306-5 Waste directed to disposal	ESG Data Tables, p35
GRI 308: Supplier Environmental Assessment 2016	308-1 New Suppliers that were screened using environmental criteria	ESG Data Tables, p35
	308-2 Negative environmental impacts in the supply chain and actions taken	ESG Data Tables, p35
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	ESG Data Tables, p36
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Not applicable - we do not discriminate between full time/ part-time/temporary for benefits.
	401-3 Parental leave	ESG Data Tables, p36
GRI 402: Labour/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	We comply with statutory requirements. Notice periods for consultation and negotiation are not specified in our Information and Consultation of Employees agreement.

GRI Standard	Disclosure	Location	
GRI 403: Labour/ Management Relations 2018	403-1 Occupational health and safety management system	ESG Data Tables, p36	
	403-2 Hazard identification, risk assessment, and incident investigation	ESG Data Tables, p36-37	
	403-4 Worker participation, consultation, and communication on occupational health and safety	ESG Data Tables, p37	
	403-5 Worker training on occupational health and safety	ESG Data Tables, p37	
	403-6 Worker access to non-occupational medical and healthcare services	ESG Data Tables, p37	
	403-8 Workers covered by an occupational health and safety management system	ESG Data Tables, p37	
	403-9 Work-related injuries	ESG Data Tables, p38	
	403-10 Work-related ill health	ESG Data Tables, p38	
	GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	ESG Data Tables, p38
		404-3 Percentage of employees receiving regular performance and career development reviews	ESG Data Tables, p39
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	ESG Data Tables, p38-39	
	405-2 Ratio of basic salary and remuneration of women to men	Our Gender Pay Gap Report sets out our gender pay gap across all colleagues, expressed as a percentage.	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	ESG Data Tables, p39	
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Supplier code of conduct All colleagues have the opportunity to join the Colleague Association.	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Supporting Communities, p9-15	
GRI 415: Public Policy 2016	415-1 Political contributions	ARA, p152	

ESG data tables

2-7	Employee breakdown	2024	2023	2022
Total employees by gender				
405-1	No. female employees	1034	1024	978
	Percentage of female employees	56.2%	57.1%	58.5%
405-1	No. male employees	807	769	693
	Percentage of male employees	43.8%	42.9%	41.5%
Permanent/Temporary by gender				
	No. permanent employees	1812	1776	1648
	No. temporary employees	29	17	23
	No. permanent - female	1019	1013	964
	No. permanent - male	793	763	684
	No. temporary - female	15	11	14
	No. temporary - male	14	6	9
Full-time/Part-time by gender				
	No. full-time employees	1541	1491	1396
	No. part-time employees	300	302	275
	No. full-time - female	767	758	732
	No. full-time - male	774	733	664
	No. part-time - female	267	266	246
	No. part-time - male	33	36	29
Notes on basis of preparation and any contextual info required				
Headcount - 31 Dec each year. Excludes Contractors, LTHI & Pensioner. Details taken from previously published reporting. Temporary = fixed term contract.				

2-8	Workers who are not employees - breakdown	2024	2023	2022
	No. of workers who are not employees	120	90	16
Most common types of worker and their contractual relationship with the organisation				
Daily rate contract resource engaged through agency, professional services or umbrella company or a managed service provider. The majority of these work workers are in Operations and are working on Core. There are adhoc contractors working in Data, Finance, People, Brand, Audit, Risk & Property.				
Type of work performed				
The majority of contractors are working on Core related projects and then some minimal BAU resource which provides an ability to flex up and down at short notice.				
Notes on basis of preparation and any contextual info required				
Shared reporting between HR Shared Service team and Finance.				
Notes on any significant fluctuations between time periods				
The 2023 and 2024 figures includes reporting on contractors engaged by the business directly through suppliers, which was not previously reported in the 2022 figure as this data was not available.				
2-30	Collective bargaining agreements			
	Percentage of total employees covered by collective bargaining agreements	98.3%*	98.2%*	98.6%*
*All colleagues except for 23 Directors/Chiefs/Non-Executive Directors.				
202-2	Proportion of senior management hired from the local community			
	Proportion of senior management at significant locations of operation hired from the local community	66%	36%	N/A
"Senior Management" = Level BL2 (Head of Department) and above "Significant locations of operations" = West Yorkshire (Head Office in Leeds) "Local" = county of the significant location of operation				
204-1	Suppliers	2024	2023	2022
	Proportion of spending on suppliers - West Yorkshire	6%	8%	15%
	Proportion of spending on suppliers - rest of UK	92%	92%	85%
	Proportion of spending on suppliers - non-UK	2%	N/A	N/A
Note: The Global Slavery Index highlights the risk of slavery/forced labour is low in the UK. Leeds Building Society's Supplier Code of Conduct sets out standards expected on the topic of modern slavery/forced labour. Data not available for non-UK suppliers in 2022 and 2023. Minor redefinition of West Yorkshire area between 2022 and 2023 for reporting purposes.				
N/A indicates unavailable data.				

ESG data tables

205	Anti-corruption 2016	2024	2023	2022
205-1	Operations assessed for risks related to corruption			
	Total number and percentage of operations assessed for risks related to corruption	Risk assessment performed Society-wide (100% coverage)		
	Significant risks related to corruption identified through the risk assessment:-			
	A full financial crime risk assessment has been performed and this is reviewed annually. The Society has proportionate controls, policies, standards and procedures in place to manage its financial crime risks. Financial crime includes money laundering, financing terrorist activities, fraud, bribery and corruption, and tax evasion. Corruption covers a wide span of criminality covering dishonest or fraudulent acts involving a bribe. For the purposes of the Society's risk assessment, under the heading of Bribery and Corruption we considered the following threats:- bribery, conflict of interest and insider trading.			
	Leeds Building Society is considered low risk from a corruption perspective due to its adherence to stringent anti-money laundering, counter-terrorist financing, fraud prevention, and anti-bribery measures. The Society's commitment to regulatory compliance and robust internal controls minimises the likelihood of involvement in illicit financial activities. Controls include the monitoring of Politically Exposed Persons, conflict of Interest policies, gift registers and third-party management.			
	Additionally, being based in the UK, where regulatory frameworks are well-established, and serving a UK customer base, contributes to a lower risk profile. The Society's focus on mortgage and savings products further aligns with transparent financial transactions, reducing susceptibility to corruption-related risks.			
205-2	Communication and training about anti-corruption policies and procedures			
	Total number and percentage of governance body members that the organisation's anticorruption policies and procedures have been communicated to	Policies and procedures have been communicated to all governance body members		
	Total number and percentage of employees that the organisation's anticorruption policies and procedures have been communicated to, broken down by employee category	Policies and procedures have been communicated to all relevant colleagues		
	Total number and percentage of business partners that the organisation's anticorruption policies and procedures have been communicated to, broken down by type	All suppliers expected to adhere to Supplier Code of Conduct (which requires a zero-tolerance approach to bribery, fraud, money laundering and corruption)		
205-3	Confirmed incidents of corruption and actions taken			
	Total number and nature of confirmed incidents of corruption	0	0	0
206-1	Anti-competitive behaviour	2024	2023	2022
	Number of legal actions pending or completed regarding anti-competitive behaviour	0	0	0

306	Waste	2024	2023	2022
306-3	Total weight of waste generated in metric tons	113.50	114.29	96.02
306-4	Waste diverted from disposal			
	Total waste diverted from disposal (weight, in metric tons)	97.35	97.90	82.85
306-5	Waste directed to disposal			
	Total non-hazardous waste directed to disposal - incineration (with energy recovery)	15.73	15.97	12.99
	Total non-hazardous waste directed to disposal - incineration (without energy recovery)	0.43	0.42	0.19
308	Supplier Environmental Assessment			
308-1	Percentage of new suppliers that were screened using environmental criteria	N/A*	56%	N/A
	*Data unavailable for 2024 due to a change in systems. Data will be available for 2025 onwards.			
308-2	Number of suppliers assessed for environmental impacts	72	82	N/A
	Number of suppliers identified as having significant actual and potential negative environmental impacts	21	36	N/A
	Significant actual and potential negative environmental impacts identified in the supply chain.			
	The suppliers counted in the above, are those that have an inherent risk score above LBS appetite. The themes around these scores are the supplier is not publishing targets or emissions, therefore we are unable to fully assess and monitor their impact.			
	Percentage of suppliers identified as having significant actual and potential negative environmental impacts:-			
	- With which improvements were agreed upon as a result of assessment	47%	64%	N/A
	- With which relationships were terminated as a result of assessment, and why	0%	0%	N/A
	While no relationships were terminated in 2024, there are some potential suppliers who were discounted from tendering activity, and did not win the business. Reasons for exclusions would have included ESG responses. These are included in the figures, as assessments were made against them. All suppliers identified above as having actual and potential negative impacts have been reviewed, and some risk accepted. Others are under review, and action plans are in place.			

ESG data tables

401	Employment - new hires and leavers	2024	2023	2022
401-1	No. of new hires	256	371	490
	Rate of new hires	14.1%	21.4%	31.2%
	No. of new hires - female	134	190	277
	No. of new hires - male	122	181	213
	Rate of new hires - female	13.0%	19.0%	30.0%
	Rate of new hires - male	15.5%	24.8%	33.0%
	No. of new hires - under 30 years old	112	146	241
	No. of new hires - 30-50 years old	113	188	202
	No. of new hires - over 50 years old	31	37	47
	Rate of new hires - under 30 years old	29.1%	35.4%	62.4%
	Rate of new hires - 30-50 years old	10.4%	18.9%	22.7%
	Rate of new hires - over 50 years old	9.1%	11.5%	16.0%
	No. of leavers	199	227	281
	Rate of employment turnover	11.0%	13.1%	18.4%
	No. of leavers - under 30 years old	68	96	116
	No. of leavers - 30-50 years old	80	87	122
	No. of leavers - over 50 years old	51	44	43
	Rate of employment turnover - under 30 years old	17.7%	23.3%	30.0%
	Rate of employment turnover - 30-50 years old	7.3%	8.7%	13.7%
	Rate of employment turnover - over 50 years old	14.9%	13.6%	14.6%
401-3	Parental leave			
	Total number of employees that were entitled to parental leave - female	926*	868*	749*
	Total number of employees that were entitled to parental leave - male	708*	620*	514*
	Total number of employees that took parental leave - female	3	8	4
	Total number of employees that took parental leave - male	1	1	0
*as at 31 December - 1 year's service required.				

403	Occupational health and safety	2024	2023	2022
403-1	Occupational health and safety management system:			
	<p>The Society's health and safety policy acts as the health and safety management system. The health and safety policy is implemented in compliance with relevant legal requirements to ensure the wellbeing of its employees - the Society meets its obligations under all relevant health and safety regulations, including the Health and Safety at Work Act 1974, as well as specific regulations on display screen equipment, accident reporting, construction, control of asbestos and hazardous substances, gas and electrical safety and manual handling and lifting. The health and safety management system is not recognised or certified by a recognised risk management standard. It covers the Society's lending and deposit taking activities from 54 locations throughout the UK, dealing with customers face to face in branch or in an office providing phone and online support.</p>			
403-2	Hazard identification, risk assessment, and incident investigation			
	<p>Thorough risk assessments are completed in house and via a third party (i.e. fire risk assessment and water hygiene assessments) to identify hazards in the workplace. This involves evaluating the likelihood and severity of potential harm, considering factors such as frequency of exposure and its consequences.</p> <p>The Society applies a structured and consistent approach to the risk management by ranking the different categories of control measures in the following order, elimination (most effective), substitution, engineering controls and administration controls. To provide an example, to eliminate the risk of musculoskeletal injury or illness caused by poor workstation design, the head office has ergonomically efficient substitutes such as sit stand desks and adjustable monitor arms.</p> <p>Once controls are identified, The Society has policies and standards implemented, plus training to minimize risk. All applicable are briefed and are readily available on the colleague intranet.</p> <p>Online management tools are used to monitor compliance of risk assessments, highlighting areas of concern and identifying areas for improvement, in addition to this, inspection, testing and examination paperwork completed by third parties is reviewed inhouse weekly. All data is reviewed and the information is shared with the H&S working group (HSWWG) to ensure the controls are adequate and adjusted where necessary, these meetings occur every 3 to 6 months.</p> <p>By integrating these steps into a systematic process it effectively identifies, assesses and controls work related hazards, fostering a safer and healthier environment.</p> <p>Individuals responsible for hazard identification and risk assessment possess all the necessary qualifications and experience to carry out the role effectively. Job descriptions detail the necessary qualifications and experiences needed to for the role, with additional training provided where gaps are identified. On occasion external expertise is sought to bring fresh perspectives and to ensure that the organisation is meeting or exceeding industry standards.</p> <p>An annual management review is completed to review hazards identification and risk assessment processes. This ensures commitment from top leadership and allows for strategic decision making regarding resource allocation and improvement initiatives.</p> <p>Colleagues, visitors or contractors that identify a hazard that cannot be addressed locally, will refer the hazard, fault or defect through the right channels (dependant on location). At the offices its an email to reception or security, within the branch network the hazard is logged within the computer aided facilities management system, with priority ratings assigned and service level agreements in place.</p>			

ESG data tables

	<p>All accidents and incidents, no matter how minor or major, must be reported immediately via telephone or email to the property department and to the relevant line manager. The injured party, colleagues or the line managers can complete the Accident Report Form (available to download from the company's intranet) within 2 days and for this to be sent to the H&S department. All accident report forms are reviewed by the H&S team, and depending on severity, a suitable investigation is arranged and completed within 2 weeks.</p> <p>The Society encourages employees to raise concerns and have an open discussion where employees can challenge, raise concerns, and allow the society to take appropriate action to remedy the situation. The 'Speak Up Standard' encourages employees to report hazards, near misses and incidents without fear of retribution, victimisation or detriment.</p>
403-4	<p>Where formal joint management-worker health and safety committees exist, a description of their responsibilities, meeting frequency, decision-making authority, and whether and, if so, why any workers are not represented by these committees.</p>
	<p>Workers' participation and consultation are integral to the development, implementation, and evaluation of the health and safety policy. The Society has formal channels for communication between management and colleagues, including a designated health and safety manager that provides information to the branches via operational support and weekly bulletins, update the colleague intranet for H&S support and attendance at regular committees. There are nominated representatives for fire and first aid-related matters and also for the committee meetings, which allow colleagues and management to discuss health and safety matters, and allows for the exchange of ideas, feedback and resolution of concerns. All colleagues have access to relevant health and safety information via the intranet, including training information, policies, guidance, incident reports and other information crucial for understanding and mitigating risks. Colleagues are included in workplace inspections, and their perspectives contribute to a comprehensive understanding of the effectiveness of the policy.</p> <p>The Health, Safety & Wellbeing Working Group (HSWWG) supports the Society on all matters relating to the Health, Safety and Wellbeing of its colleagues, members and all others who may be affected by its business activities. Member colleagues from different departments at the Society attend each session, where individuals' duties (such as policy, procedure, guidelines and codes of practice inc. H&S matters, incidents and wellbeing issues) are discussed. Approved minutes are circulated and the chair produces an annual report. Decision making authority sits with the Deputy Chief Executive Officer. The Working Group will meet up between 2-4 times per year, ad hoc meetings may be requested by any member of the Group, if required.</p>
403-5	<p>A description of any occupational health and safety training provided to workers</p>
	<p>iHasco our external 3rd party provides our essential e-learning which gives colleagues a good grounding in general health and safety at work. On completion colleagues will be able to:</p> <ul style="list-style-type: none"> • Identify key health and safety laws and understand how to comply with them • Implement a range of risk prevention methods, including those relating to manual handling, fire hazards and display screen equipment • Identify safety signage in the workplace • List step-by-step procedures to follow in different types of emergency

403-6	<p>A description of how workers access non-occupational medical and healthcare services provided by the organisation, and the scope of access provided, including voluntary health promotion services and programs offered.</p>	
	<p>The Society operates solely in the UK, where the entire population has access to high quality non-occupational medical and healthcare services. However, the health of colleagues is of vital importance to the Society and therefore a variety of supplementary additional services are offered to all colleagues, including access to wellbeing support through our free Colleague Assistance Programme, external wellbeing app 'Peppy', Care Concierge, access to a virtual GP service and health cash plan.</p> <p>The Colleague Assistance Programme is a service is provided by external provider Spectrum Life, which offers on demand free and confidential wellbeing support to help colleagues and their immediate family 24 hours a day, 365 days a year. It is accessed via phone, online or via an app.</p> <p>Peppy is a bespoke service provider that supports wellbeing through the provision of support relating to fertility, pregnancy, early parenthood, menopause and men's and women's health through an app. All colleagues and their partners have unlimited use of services, including the opportunity to speak to real-life practitioners at any time via the app with no appointment needed. All users and profiles remain confidential and anonymous.</p> <p>Care Concierge is available to all colleagues through Legal & General and supports them with adult care for loved ones. It offers a confidential telephone guidance service and free digital care platform, allowing colleagues to speak directly to an expert who can help them to understand, find and explore how to fund adult care, through the use of calculators, information and guidance as well as support with decisions on care.</p> <p>The HealthHero virtual GP service provided by Zurich is available to all colleagues, as well as immediate family and dependants. This provides access to Virtual GP consultations and Second Medical Opinion services, 24 hours a day, seven days a week via an app or phone. Colleagues can speak to an NHS practising GP who can provide medical advice, private prescriptions, open referrals, and private fit notes. A second opinion can be organised through HealthHero from a treating consultant or specialist for those diagnosed with an eligible critical condition.</p> <p>Our Health Cash Plan offers colleagues cash back for everyday health care costs, such as the dentist or opticians, as well as other health and wellbeing benefits like physiotherapy and acupuncture. Individual Plus Level 1 cover is provided for all colleagues, including up to four dependent children.</p> <p>All of the above services are free to all colleagues. We also offer a Private Medical Insurance scheme through AXA Health, one of the UK's leading healthcare insurers. Eligibility of the scheme is subject to a colleague's job band and length of service, and any new colleague joining the Society can opt to join the scheme on a self-funded basis.</p>	
403-8	<p>Occupational health & safety management</p>	
	<p>If the organisation has implemented an occupational health and safety management system based on legal requirements and/or recognised standards/guidelines - does this apply to all colleagues and contractors?</p>	<p>Yes - all colleagues</p>
	<p>Has the system been internally audited, or externally audited or certified?</p>	<p>Yes, corporate website accreditation evidenced</p>

ESG data tables

403-9 Work-related injuries				
Employees - number and rate of fatalities as a result of work-related injury	0	0	0	
Employees - number and rate of high-consequence work-related injuries (excluding fatalities)	0	0	0	
Employees - number and rate of recordable work-related injuries	14	9	5	
Employees - main type of work-related injuries				
2024 - 1. Slip, trip, fall same level 2. Struck by object and 3. Struck against.				
2023 - 1. Slip and trips from same level 2. Slip and trip from a level 3. Struck against (impact with a static object).				
2022 - 1. Contact with hot liquids 2. Struck by object 3. Slips and trips from same level.				
Contractors - number and rate of fatalities as a result of work-related injury	0	0	0	
Contractors - number and rate of high-consequence work-related injuries (excluding fatalities)	0	0	0	
Contractors - number and rate of recordable work-related injuries	0	2	2	
Contractors - main types of work-related injury	N/A	1. Struck against (impact with a static object)	Struck against	
403-10 Work-related ill health				
The number of fatalities as a result of work-related ill health	0	0	0	
404 Training				
404-1 Training by gender				
Average hours of training undertaken during the reporting period - all employees	21	22	24	
As above - female employees	22	22	25	
As above - male employees	20	21	24	

Training by employee category				
Average hours of training undertaken - all employees within Audit function	21	10	20	
As above - Brand & Marketing function	Not appl	Not appl	5	
As above - Commercial function	22	33	30	
As above - Customer function	24	27	27	
As above - Finance function	20	10	14	
As above - People function	39	Not appl	Not appl	
As above - Operations function	14	10	22	
As above - Risk function	14	14	19	
As above - Strategy & Insights function	Not appl	11	16	
*Not appl = not applicable due to changes in functions. N/A indicates unavailable data.				
Training data excludes contractors.				
Additional disclosure - regular training topics undertaken				
We provide all colleagues with learning on the following topics as part of the annual mandatory essential learning programme. This is deployed to all colleagues via our Learning Experience Platform (Thrive!). Content is reviewed and updated on annual basis. Completion of the learning is tracked and reported to ensure compliance:				
Data security/privacy, Cyber security, Operational resilience, Sexual harassment, Financial crime (including anti-corruption and conduct rules), Customers in vulnerable circumstances, Speak up, Health and safety.				
Our learning covers the following topics at a high level for all colleagues with more targeted content for colleagues in specific roles - Consumer financial protection, Fair advertising. We also have specific learning for certain colleagues, such as debt collection for our colleagues within Mortgage Services.				
Note: "All colleagues" refers to temporary, permanent, full-time and part-time colleagues. Mandatory training for contractors depends on their role.				
404-3 Employee performance & career development reviews				
Percentage of total employees who received a regular performance and career development review during the reporting period - all employees	Check Ins- 69% PDP - 93%	Check Ins- 64% PDP - 87%	121 - 76% PDP - 87%	
As above - female	Check Ins- 71% PDP - 93%	Check Ins- 64% PDP - 89%	121 - 77% PDP - 87%	
As above - male	Check Ins- 66% PDP - 94%	Check Ins- 65% PDP - 84%	121 - 74% PDP - 88%	

ESG data tables

Performance & career development reviews by employee category				
Percentage of total employees who received a regular performance and career development review during the reporting period - senior management	Check Ins- 44% PDP - 80%	Check Ins- 51% PDP - 76%	121 - 50% PDP - 62%	
Percentage of total employees who received a regular performance and career development review during the reporting period - all employees within Audit function	Check Ins- 91% PDP - 100%	Check Ins- 82% PDP - 91%	121 - 100% PDP - 100%	
As above - Commercial function	Check Ins- 63% PDP - 89%	Check Ins- 71% PDP - 79%	121 - 72% PDP - 88%	
As above - Customer function	Check Ins- 73% PDP - 95%	Check Ins- 64% PDP - 89%	121 - 79% PDP - 90%	
As above - Finance function	Check Ins- 61% PDP - 89%	Check Ins- 68% PDP - 91%	121 - 89% PDP - 83%	
As above - Operations function	Check Ins- 63% PDP - 94%	Check Ins- 54% PDP - 85%	121 - 79% PDP - 86%	
As above - People function	Check Ins- 78% PDP - 96%	Not appl	Not appl	
As above - Risk function	Check Ins- 78% PDP - 99%	Check Ins- 78% PDP - 86%	121 - 60% PDP - 82%	
As above - Strategy & Insights function	Not appl	Check Ins- 65% PDP - 85%	121 - 78% PDP - 89%	
To improve and streamline our performance management processes, in 2023 we introduced quarterly 'Check In's' , replacing the previous monthly 121s. Based on colleagues in post at end of the year, excludes Non Executive and Executive Directors, LTHI, contractors and new starters in the last quarter. "Senior Management" = Level BL2 (Head of Department) and U (Directors). PDP results are completion of the mid-year review only for 2024 due to currently changing systems. For check in's we have assumed 3 per year (Q1, mid-year review and Q3) = full completion (pro-rated for new starters in year).				
*Not appl = not applicable due to changes in functions.				

405	Governance Body & Employees	2024	2023	2022
405-1	Governance body breakdown			
	Percentage of individuals within organisation's governance bodies			
	- female	30.8%	33.3%	27.3%
	- male	69.2%	66.7%	72.7%
	Percentage of individuals within organisation's governance bodies			
	- under 30 years old	0.0%	0.0%	0.0%
	- 30-50 years old	23.1%	18.2%	18.2%
	- over 50 years old	76.9%	81.8%	81.8%
	Percentage of individuals within organisation's governance bodies			
	- BAME	7.7%	8.3%	9.1%
	Employee breakdown			
	Percentage of employees - under 30 years old	20.0%	22.4%	25.4%
	Percentage of employees - 30-50 years old	60.8%	59.2%	55.8%
	Percentage of employees - over 50 years old	19.2%	18.5%	18.9%
	Percentage of employees -BAME	14.9%	14.1%	11.4%
406-1	Discrimination	2024	2023	2022
	Number of incidents of discrimination	0	0	N/A

If you have any queries regarding this report please contact the Responsible Business team at community@leedsbuildingsociety.co.uk or write to us at Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ.

