

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015. It constitutes the Santander UK Slavery and Human Trafficking statement for the financial year ending 2022.

Santander UK Group Holdings plc

Modern Slavery Statement 2022

Introduction

Our business

Santander UK Group Holdings plc and relevant subsidiaries (together, "Santander UK") operate primarily in the UK and provide a wide range of personal and commercial financial products and services. Santander UK serves more than 14 million active customers with around 18,000 employees and operates through 449 branches as well as regional Corporate Business centres across the UK.

This is Santander UK's seventh statement pursuant to the Modern Slavery Act 2015 (the "Act") and sets out steps we are taking to prevent modern slavery and human trafficking in our workforce and supply chain, as well as detecting and disrupting those profiting from the proceeds of Modern Slavery and Human Trafficking (MSHT).

Approach and Risk Profile

Since the introduction of the Modern Slavery Act 2015 (the "Act"), we have conducted a review of how we prevent slavery and human trafficking in our business and supply chain. Our key focus areas, each of which is covered in this statement, are customer due diligence, collaboration and information sharing, risk associated with third party suppliers and pensions providers, and employee training. We recognise that the business response to human trafficking and modern slavery should continually improve, and we welcome stakeholder feedback to help strengthen and develop our strategy in this area.

Our [Banco Santander Human Rights policy](#) sets out our commitment to protect human rights. This policy considers the UN Guiding Principles on Business and Human Rights and sets out our opposition to forced labour and child exploitation. We adopted this policy at a Santander UK level through Board approval in July 2020, and revised further in July 2022, strengthening our local approach and commitment to tackling human rights.

Our position is that Santander UK Group will not enter into or maintain relationships with persons and/or entities known to be involved in human rights abuses such as child labour and modern slavery. This is formally set out within our Anti-Money Laundering Standards.

Given the nature of our business and our workforce, the modern slavery risk within our own workforce is minimal. The principal areas of modern slavery risk for Santander UK arise in relation to our relationships with third parties, including our supply chain, and our customers with regards to handling the proceeds of human trafficking. We recognise that, as modern slavery and human trafficking represent one of the largest global criminal industries, financial institutions are in a unique position to disrupt the industry by identifying the proceeds held by perpetrators of this crime and sharing intelligence with law enforcement.

Steps taken across our business and supply chain

Actions taken in 2022:

- We completed our assessment of modern slavery risks in our supply chain by mapping our suppliers against global estimations and vulnerability to modern slavery using the Global Slavery Index.
- Following the successful pilot in 2021, we continued utilising data from an external provider - EcoVadis, a leading information bureau, to expand our overall supplier assessment. Our supplier assessment (across FSQS self-assessment and the EcoVadis database) was completed by 87% of active in-scope suppliers that were used by Santander in 2022, representing a 5% increase from 2021 (82%), also building further from 80% coverage in 2020, and 77% in 2019.
- We refreshed our Responsible Procurement Strategy. This strategy encompasses our approach to Modern Slavery within a holistic ESG approach to our supply chain and supports the Santander ESG vision of playing a major role in the transition to a low carbon economy, supporting inclusive and sustainable growth and considering social and environmental risks and opportunities.
- As part of our Responsible Procurement Strategy, we recruited a dedicated Responsible Procurement Manager and additional Supplier Management resources whose roles includes embedding Modern Slavery oversight into our procurement and third-party risk management processes.
- We implemented a Supplier Collaboration Tool (Vizibl) and began onboarding suppliers in a pilot phase; using this tool we have begun to create a transparent and consistent technology ecosystem across the organisation covering the end-to-end supplier lifecycle, this allows us to directly source key information from our suppliers and develop joint action plans for improvement.
- Continued to work with a leading Modern Slavery consultancy to repeat and embed the deep-dive thematic assessment on higher risk suppliers for Modern Slavery and work with suppliers to complete remediation as necessary.
- Continued to enhance and embed the Third-Party Supplier Assessment approach, with improved remote and on-site capabilities.

Actions for 2023:

- Continuing to embed best practices within the Bank to drive our focus on Modern Slavery in the supply chain, ensuring ongoing and continuing visibility of the Modern Slavery commitments of the 87% of our suppliers currently forming part of our supplier assessment, and increasing total coverage above 90%.
- We will continue to invite suppliers not currently completing FSQS to do so, or request alternative assurance, leveraging our external provider partner to accelerate this process. We will also continue to supplement this assessment using EcoVadis. We will continue to prioritise the onboarding of high-risk suppliers into EcoVadis.
- Using data and insight provided by our own tools and external market information and deploying our responsible procurement resources to work with our higher risk suppliers to mitigate their exposure to Modern Slavery. We will work with around 60 suppliers to develop specific action plans that will be captured in our Supplier Collaboration Tool, using four key measures to track a supplier's progress.
- Newly recruited Inhouse Supplier Assessment team to continue to enhance and embed the Third-Party Assessments approach both remotely and on-site.
- Continue to work with a leading Modern Slavery Consultancy and Ethical Audit provider to assess higher risk suppliers for Modern Slavery, working with suppliers to complete remediation as necessary.

Our supply chain

Overview and Risk Profile

We have over 1300 active suppliers covered by our procurement processes, with the main categories of purchasing spend related to technology, professional services, operations, and property.

As in previous years, we re-assessed the modern slavery risk presented by our supplier profile for 2022 using the Global Slavery Index (published by the Walk Free Foundation). More than 99% of our suppliers are incorporated in countries identified as low risk in the Global Slavery Index. Of the fewer than 1% of suppliers in higher risk countries, the types of goods and services procured are generally considered to be lower risk.

We have a series of policies, guidelines, processes, and committees to manage our supply chain and risks. These continue to reflect our risk appetite statement regarding modern slavery and human trafficking, which states that “the Santander UK Group will not enter into or maintain relationships with persons and / or entities known to be involved in human rights abuses (e.g., child labour and modern slavery)”.

Policies

Our Third-Party Outsourcing Risk Management Policy and supporting Standards were updated in 2022 to align to updated regulatory requirements and ongoing efficacy of risk management activities. This sets out processes to identify, assess, manage, and report potential risks in our supply chain: for example, an assigned Service Director and Service Manager are required for each third-party service, and they have responsibility to minimise risk, including risks relating to modern slavery.

Our Third-Party Code of Conduct, which is issued to all suppliers, references the Banco Santander S.A. Human Rights Policy and International Labour Organization standards, including prohibition of forced labour. As a Living Wage Foundation accredited company, we also require employees of third-party suppliers working in our buildings to be paid the Living Wage. Furthermore, our standard contract terms include provisions relating to Human Rights and Labour Rules which are subject to periodic review. Suppliers must confirm that they comply with our Code of Conduct during onboarding. Our policy is to hold regular meetings with suppliers and work with them to ensure compliance with Santander UK standards and policies. Our Third-Party Sustainability Policy also covers Santander’s commitment to tackling modern slavery from an ethical and legal perspective, to ensure that it has no place within the supply chain.

Processes

Supplier Due Diligence:

Our core third party suppliers must complete a Financial Services Qualification System (“FSQS”) assessment prior to the start of the contractual relationship with Santander UK and annually thereafter to ensure they meet our due diligence requirements. This self-assessment, which requires them to submit assurance and compliance data, is completed by the supplier and reviewed internally. In 2019, we amended our processes so that any third-party supplier which fails to provide satisfactory answers to the

Modern Slavery questions is subject to a formal review conducted by senior stakeholders to assess whether it would be appropriate for the supplier to be renewed/onboarded.

In 2022 we had 1,116 active in-scope suppliers, 966 or 87% of these suppliers had completed the FSQS or EcoVadis assessments or were deemed to be exempt. This represents an increase of 5% versus 2021 and 7% versus 2020.

Data-led Insight and Corrective Action Plans:

Our data-led approach enables us to prioritise areas of our supply chain with the highest risk, and our approach is to proactively collaborate with our suppliers to prevent Modern Slavery and Human Trafficking in our supply chain.

In 2022, we prioritised inviting those suppliers which were identified as higher risk to undergo an external assessment conducted by EcoVadis working with the suppliers that are identified as being most at risk of falling out of alignment with our own Modern Slavery policies and expectations to develop and implement corrective actions plans.

We will take a data-led approach to prioritise areas of our supply chain with the highest risk. The EcoVadis assessment involves a supply chain assessment which gives participating suppliers a scorecard highlighting recommended improvement areas to encourage self-progression against labour & human rights key performance indicators. The supplier scorecard provides us with significantly greater insight into a suppliers' Modern Slavery and Human Rights performance within both their operations and their supply chain.

In 2023, we have set a target to work with the top 5% (approximately 60) of our highest risk suppliers. We will work with these suppliers to develop specific action plans that will be captured in our Supplier Collaboration Tool. This will assess and improve supplier performance against the following measures:

- Publication of a Modern Slavery Statement Statement [compliant with government guidance]
- Supplier measures in place on working conditions
- Evidence of supplier policies in place on labour & human rights issues
- Evidence of supplier reporting on labour & human rights issues

Closer Collaboration with our Suppliers:

In 2023 we will be implementing a Supplier Collaboration Tool; which will allow our Procurement team to strengthen their relationship with suppliers and work more closely with them. Improved supplier relationships allow our Procurement team to gain more data and better visibility of the direct suppliers' MSHT performance as well as giving data on suppliers further upstream. The tool improves our effectiveness in understanding where MSHT risk lies and enables us to reduce risk and drive progress due to improved supplier relations and leverage.

Finally, suppliers already onboarded onto EcoVadis will undergo continuous in-house assessments by the Responsible Procurement Manager to identify high risk areas in our supply chain. This scorecard and assessment will inform the corrective action plans that will then be executed by Santander Supplier

Collaboration Partners in partnership with our priority suppliers, with progress tracked in our Supplier Collaboration Tool.

Third-Party Supplier Control Assessments:

In 2022, we continued to work with a leading consultancy to further adapt and embed our enhanced approach to third party supplier control assessments (“TPSC assessments”), ensuring compliance with human rights standards and support of our Real Living Wage commitment. We deliver this via an enhanced assessment questionnaire which enabled us to assess key elements of the suppliers control environment, validate self-attested FSQS responses, and confirm that our suppliers are meeting our key requirements. Suppliers selected for a TPSC assessment are prioritised based on the inherent risk of the service and a risk assessment methodology. TPSC assessments include a review of the supplier’s Modern Slavery Statement and Labour Standards policies.

In 2022 we assessed 32 suppliers, with 32 reports delivered. In 2023, our newly recruited inhouse assessment team will be responsible for the completion of the TPSC assessments. Additionally, in 2022 we continued to collaborate with Stop the Traffik (STT) (Modern Slavery consultants) in completing an annual comprehensive supplier risk mapping exercise which identified those suppliers presenting the highest risk of modern slavery. This tailored approach helps us to better understand the human rights risk profile of our suppliers based on their geography and sector, which enables us to target and prioritise mitigation activities.

Stop the Traffik’s risk rankings are based on information from a combination of authoritative annual reports and open-source datasets that assess drivers that increase the risk of exploitation including the Global Slavery Index (GSI), published by the organisation Walk Free, and the Trafficking in Persons (TIP) report produced by the US Government’s Department of State. As a result of this exercise, 12 suppliers were classified as having an inherent risk that had a high or moderately high-risk score based on their country and/or sector of operation.

In addition to the above, we engaged an ethical audit provider (Intertek) to complete audits on the 12 higher risk suppliers identified. The audits were comprehensive, incorporating site visit, policy employment practice review and worker interviews. The 12 audits commenced in late 2022, with report delivery expected in early 2023. For 2023, we intend to continue to work with leading consultancy firms to improve and enhance our assessment on higher risk suppliers for Modern Slavery during 2023.

Committees

Our Third-Party Risk & Supplier Forum reviews third party supplier risks and provides a mechanism to escalate key issues identified to senior risk fora within our corporate governance framework. These would be escalated to our Reputational Risk Forum (RRF), launched in 2018. The RRF has Executive Committee members, including our Chief Legal & Regulatory Officer, and this forum holds ultimate responsibility for reviewing modern slavery risks with third party suppliers. This forum reports to our Board Responsible Banking Committee.

Effectiveness of our procurement policies and procedures

We believe that the policies and procedures that we have in place effectively mitigate the risk of modern slavery in our supply chain. Furthermore, on top of the data we gather from our suppliers and supplier audits, we perform adverse media monitoring. With these controls in place, we do not have any indicated concerns.

Our customers

Actions taken in 2022:

- Continued to embed and utilise the relationship with Stop the Traffik to share intelligence and understanding of how organised crime groups (OCGs) continue to facilitate modern slavery and human trafficking and how they (OCGs) are pursuing the vulnerabilities of individuals as a result of the Russian invasion of Ukraine and the cost-of-living crisis in particular.
- Continued to drive UK-wide Anti-Economic Crime education and awareness initiatives.
- Performed a deep dive into Adult Services Website risk resulting in new typologies and recommendations for the business.
- Reviewed our Economic Crime (EC) policy approach for Legal Adult Entertainment to ensure it remains fit for purpose.
- Enhanced our cash control framework in branches, at ATMs and for transactions carried out at the Post Office, reducing opportunities for Organised Crime Groups including those facilitating modern slavery & human trafficking, to launder cash through the Post Office.
- Efficiencies in internal Suspicious Activity Reporting.

Targets for 2023:

- Continue to drive UK-wide Anti Economic Crime education and awareness initiatives.
- Complete the deep dive into Child Exploitation resulting in typologies and recommendations.
- Embed the internal Modern Slavery & Human Trafficking Oversight Group.

We recognise that, as a financial services business, our greatest impact on prevention of human trafficking and modern slavery is to identify the proceeds of this crime. Human trafficking is a serious predicate offence to money laundering which generates around \$150bn a year in profits for traffickers, according to Disrupt Human Trafficking, with some 25m victims, according to International Labour Organization (ILO) estimates. As such, we continue with focused efforts to address money laundering associated with modern slavery and human trafficking.

Our Anti Money Laundering Standards outline the variants of Modern Slavery in detail, providing guidance on red flag indicators and the offences as defined by the Modern Slavery Act 2015. Colleagues are also guided on the escalation routes and obligations to report any suspicions or concerns that a customer is partaking in, or a victim of, Modern Slavery activity. The Standards provide contact details for both the Modern Slavery Helpline and Stop the Traffik. We are committed to identifying and protecting customers who may be victims of MSHT and disrupting the financial flow of illicit funds derived from MSHT.

We recognise the importance of collaboration and information sharing and have developed strong relationships with key stakeholders, including the NGO 'Stop The Traffik', so we can continue to understand more about the risk of human trafficking, how the methods and money flows are changing and adapting to evade detection, and what we can do to ensure these crimes are detected and disrupted. We are also committed to sharing intelligence with the National Crime Agency and industry intelligence sharing mechanisms such as the Joint Money Laundering Intelligence Task Force (JMLIT) and Public Private Partnership (PPP). Operational engagement through the JMLIT/ PPP and their expert working groups,

including the Human Trafficking, Modern Slavery and Organised Immigration Crime Group, has supported intelligence-led investigation and analyses.

In 2022, we continued to focus on developing typologies that will help us identify human trafficking or related crimes and shared these with the industry and other economic crime professionals. We also continued to engage with the JMLIT/PPP expert working group as it moved into an operational working model, acting on live events.

In addition, we performed a benchmarking exercise of our requirements for the Legal Adult Entertainment Industry against peer bank and law enforcement intelligence around access to banking, to ensure this remains appropriately risk based and fit for purpose. An intelligence led deep dive analysis was undertaken in relation to sexual exploitation within the sexual services industry, via Adult Service Websites. The intelligence analysis resulted in a typology specific to this type of sexual abuse and several associated indicators, which were disseminated to frontline business units and fed into training to raise awareness to aid detection and support disruption. Towards the end of the year we commenced a project focusing on child exploitation, which will be completed in 2023.

We have continued to make cash control enhancements to deter, detect and disrupt cash-based money laundering, with particular focus on laundering through the Post Office and ATMs. Cash is acknowledged to be the favoured currency of organised crime and of those who facilitate modern slavery and human trafficking, with cash placement accepted as an indicator of such activity. Our enhanced cash controls will create a more hostile environment for criminals to bank illicit funds derived from modern slavery.

At the end of 2022, we formed an internal Modern Slavery & Human Trafficking Oversight Group bringing together key stakeholders from functions across Santander UK to address this risk holistically and collaborate more effectively. We hope to embed and see the benefits of the Oversight Group in 2023.

Effectiveness of our economic crime approach

We believe that our cooperation with internal and external stakeholders, including financial institutions, law enforcement and specialist NGOs, is an important and effective tool in the ongoing fight against modern slavery and human trafficking. As a result of reports made by Santander over the past 4 years, we understand that the activities of criminals seeking to profit from modern slavery and human trafficking have been disrupted by law enforcement. We are proud to have played a role in ensuring that those criminals can be brought to justice, but we recognise that continued vigilance and co-operation will be necessary across the financial industry to help prevent modern slavery and human trafficking.

Our workforce

Actions taken in 2022:

- **Developed Economic Crime Risk Indicators mandatory training module for customer facing employees which will include content on Modern Slavery and Human Trafficking.**
- **Developed further the cultural change and education programme on Anti Economic Crime, working in partnership with the Line 1 Economic Crime, Line 1 Business and Line 2 Economic Crime Teams.**
- **Ensured that our employment controls, processes, and policies prevent modern slavery including continuing to pay our employees a real living wage and regularly review payroll data to check for duplicates or wages being paid into others' accounts.**
- **Engaged with workforce third party suppliers to ensure that no less favourable terms and conditions than our permanent workforce alongside working in compliance with the UK's Agency Worker Regulations.**

Targets for 2023:

- **Continuing the 2022 leadership Anti-Economic Crime programme actions across Line 1 Economic Crime, Line 1 Business Units and Line 2 Economic Crime Teams.**
- **Anti-Economic Crime Risk indicators training for customer facing employees is embedded & completed for all new joiners to Santander UK.**
- **Continuing to ensure that our employment controls, processes, and policies prevent modern slavery**

As a UK financial services organisation, we have a high-skilled workforce at low risk for modern slavery. To ensure none of our employees are victims of modern slavery or human trafficking, we have a range of policies and processes in place.

All our employees and contractors are required to go through a vetting process, which includes making sure they have a right to work in the UK. Every employee has a contract of employment that sets out the terms and conditions of their employment, and part-time employees have the same Terms and Conditions and the same access to benefits as our full-time colleagues.

We engage with third party suppliers to provide additional staff resource based on business demand. These staff receive no less favourable terms and conditions than our permanent workforce and we work in compliance with the UK's Agency Worker Regulations. All our recruitment methods (whether via third party suppliers or direct recruitment) comply with the "Employer Pays" principle. We pay employees a real living wage and have been an accredited Living Wage employer since 2015. Payroll data is regularly reviewed to ensure there are no duplicate employee records.

Santander UK has a successful history of working in partnership with its recognised trade unions, Advance and the Communication Workers Union (CWU), who collectively negotiate on behalf of our UK workforce (approximately 99.5% of colleagues). We consult Advance and the CWU on significant proposals including those relating to change across the business at both national and local levels.

The HR Team reviewed and implemented the Stop the Traffik best practice examples of reporting on the percentage of the workforce that are covered by a collective agreement and increased references to employee engagement survey in our annual report.

Training

At the heart of our Anti Economic Crime Strategy is the idea that all colleagues have responsibility for tackling economic crime, which also includes protecting our customers from fraud. For this reason, Santander UK colleagues across the organisation are provided with regular and up-to-date training, to ensure they have the capabilities to deter, detect and disrupt economic crime. Furthermore, our senior leadership are strong advocates of building our Anti Economic Crime Culture: inspiring and empowering employees to prevent economic crime.

In 2022, we have been building our Anti-Economic Crime Culture by:

- Mandatory Bank wide training on Economic Crime Prevention.
- Compulsory training for all customer-facing employees, which aims to educate colleagues with up-to-date red flags and indicators, as well as dispelling some of the common misconceptions and stereotypes, to protect our most vulnerable customers & communities.
- Video training developed by the Financial Intelligence Unit and Stop The Traffik was launched in 2021 for all colleagues. This focuses on the impacts of labour exploitation on victims and remains available for all new starters, who are encouraged to review and complete.
- Internal panel discussion led by STT with the Santander UK Financial Intelligence Unit and Vulnerable Customer Team, focusing on MSHT and exploring the horrific impacts this crime has on individuals and at a societal level.
- Reiterating our Anti Economic Crime Culture message in relevant communications sent across the Economic Crime function, and across the whole bank.
- Anti Economic Crime Culture highlighted by Santander UK's senior leadership during bank-wide presentations and at major corporate events, bringing a continued focus on cross bank collaboration and responsibility in 2023.

In 2023, we will continue to build our Anti Economic Crime Culture via further MSHT training, updating our colleagues on key issues to be aware of, and continuing to enable and inspire them to deter, detect and disrupt economic crime.

Whistleblowing

We expect our people to always act with the highest standards of business conduct to protect our reputation and contribute to a culture that is free from corruption, risk of compromise or conflicts of interest. These principles are set out in our Ethical Code of Conduct and supported by our values and behaviours.

At Santander UK, we encourage a “speak up” culture. As of the end of 2022, our people scored us 8.6/10 on average in response to the question 'I can report unethical behaviour or practices without fear of retaliation' within the Santander UK engagement tool. Colleagues can raise concerns about any

malpractice with us through internal and external reporting channels, including any issues relating to modern slavery or human trafficking. The whistleblowing policy is supported by annual training for all employees, and we have a zero-tolerance approach to victimisation of whistleblowers. Concerns can be raised on a named or anonymous basis. The whistleblowing policy covers all colleagues (regardless of employment status) , including those in any subsidiary or joint venture, as well as directors and non-executive directors. A channel for our third-party suppliers to report concerns over wrongdoing or misconduct involving Santander UK colleagues is also available.

Effectiveness of our workforce policies and processes

We consider that our policies and procedures are highly effective at ensuring that slavery and human trafficking are not taking place directly within our business. All our employees and contractors are required to go through a vetting process, which ensures they have a right to work in the UK. This is effective at ensuring that our employees and contractors have not been subjected to human trafficking.

Our pension schemes

Actions taken in 2022:

- Repeated and completed the modern slavery analysis as part of our modern slavery due diligence.
- Continued to engage with our fund managers and third-party suppliers to highlight the issue.

Targets for 2023

- Repeat the modern slavery analysis as part of our modern slavery due diligence.
- Engage with our fund managers and third-party suppliers to highlight the issue.
- Communicate our progress with our members.

We have reviewed our pension arrangements to assess whether the relevant fund managers comply with the Act and have taken appropriate steps to help prevent slavery and human trafficking. Our review covered all 28 fund managers and found that 15 fund managers had produced modern slavery statements setting out credible steps to help prevent slavery and human trafficking. The remaining 13 fund managers were either not subject to the Act or had not produced a satisfactory Modern Slavery Statement.

Following this initial review, we have worked with the pension fund trustees to carry out an analysis of the 13 fund managers which did not pass our initial review. The analysis considered issues such as the jurisdiction of investment; and the industry sector invested in. Where available, there was also an analysis of their Environmental, Social and Corporate Governance (ESG) Policy and our investment advisors review of the fund manager's ESG credentials, to provide a view of the steps taken by each fund manager to avoid supporting modern slavery or investing in companies which carry a significant modern slavery risk.

The result of this analysis was that, for 12 of the 13 fund managers, the Modern Slavery Risk was identified as being 'low' due to a combination of (i) investing in countries with a low incidence of modern slavery, such as the USA and EU countries; and (ii) investing in low-risk sectors such as technology, healthcare or financial services. In respect of the remaining fund manager, the analysis of their ESG Policy highlighted that the fund managers have extensive and robust policies in place meaning that they would not invest in companies with a high risk of Modern Slavery issues. The fund manager commonly invests alongside governmental or transnational organisations, or alongside NGOs, and this requires extensive recognition of social issues such as Modern Slavery risk within the fund manager investment policies. In the case of all 13 fund managers, they are in 'run-off' as there are no plans to renew their contracts beyond current arrangements.

Our process also includes third party suppliers, who we engage to provide services to our pension scheme. We reviewed 26 suppliers, of which 16 had provided statements pursuant to the Act. The remaining 10 suppliers were not required to produce statements as they did not meet the necessary criteria. Nevertheless, we reviewed the industry and jurisdictions of these suppliers to determine whether they were at medium or high risk of slavery. Given they were all providing professional services, we concluded the risk was low.

Effectiveness of our pension scheme review

As a result of the above review, we believe that there is no significant Modern Slavery risk arising from fund managers or third parties in the Santander pension schemes at present. In 2023, we will continue to engage with the fund managers and suppliers who did not produce a statement in 2022, to highlight the importance of this issue.

Further Information

For further information on Santander UK please refer to our [Annual Report](#) and our [ESG Supplement](#).

This statement has been approved by the Board of Santander UK Group Holdings plc and Santander UK plc on 18th April 2023.



Mike Regnier

Chief Executive Officer

Santander UK Group Holdings plc and Santander UK plc

Companies covered by this statement:

Santander UK Group Holdings plc
Santander UK plc
Santander Consumer (UK) plc
PSA Finance UK Limited
Santander Asset Finance plc
Santander UK Technology Limited

Santander Private Banking UK Limited
Cater Allen Limited
Abbey Covered Bonds LLP
Santander Equity Investments Limited
Santander Financial Services plc