

Santander UK Group Holdings plc

Environmental Social Governance (ESG)

Half year supplement for the six months
ended 30 June 2023

August 2023



Environmental, Social and Governance (ESG) Half Year 2023 Supplement

This is our 2023 Environmental Social Governance (ESG) Half Year Supplement. We refer to 'ESG' or 'Sustainability' as synonymous with our approach to responsible banking.

Our aim is to support greater transparency on ESG and respond to increased interest from key stakeholders, providing an update on our strategy and performance, as well as focusing in more detail on our priority areas.

This is our third year releasing a half-year update which complements our main financial reporting, and we will continue to seek feedback from our stakeholders to build on our reporting going forward.

Our main focus for disclosure continues to be through our annual reporting suite, including the [ESG Supplement](#) and Strategic Report, as well as our [website](#).

For more on what Banco Santander as a Group is focussing on, please see our [Banco Santander website](#) and reports.

Please note, half-year figures are not audited.





Being a responsible and sustainable bank is about **being focused on what matters most to our internal and external stakeholders**, both now and also in the future. In a year that has been incredibly challenging for many households with the increased cost of living in a period of economic uncertainty, our customers have looked to us to provide practical help and solutions. I have been incredibly proud of how Santander has responded, whether it be proactively contacting customers to look at what options are available to help them with their mortgage, or developing online and digital tools to assist with budgeting. We have endeavoured to provide the support our customers have needed when they have needed it. It's crucial that we respond to the challenges all our stakeholders are facing today. But as a responsible and sustainable bank, we must also look at the decisions we are taking that will impact them tomorrow.

Last year we spoke about the progress we have made in our journey to becoming net zero carbon by 2050. The extreme heatwaves being experienced in Europe this summer underline why we must continue to cut our emissions across scopes 1, 2 and 3. This year we have **updated our climate strategy to align further with our parent Banco Santander S.A.** At the same time, we also **continue to assess the financed emissions for our most material lending books**: homes, auto finance and commercial real estate portfolios, ahead of setting formal reduction targets.

It has also been a strong year for progress against our financial empowerment ambitions. **Banco Santander S.A. achieved its "10 million People Financially Empowered" group target at the end of 2022 and we have also surpassed our domestic target this year.** Our education initiative, The Numbers Game, delivered in partnership with online educational publisher Twinkl, has really made an impact across the country and earlier this year I was delighted to visit the first school that joined the Financial Education Recognition Scheme as part of this partnership. Our work to deliver our social strategy has also been bolstered by the new Santander Universities scholarship programme; a truly market leading initiative which **will help fund 100 young people from under-represented communities through higher education.**

Within the bank, I think it is important that we continue to celebrate diversity and encourage a culture of belonging. I'm particularly proud of our recent accreditation as a **Fostering Friendly Employer by the Fostering Network.** We also want to be the place all our people feel they can grow and succeed, while representing the customers and communities we serve at all levels of our business. **Our first ever Women in STEM Sponsorship Programme gives dedicated support to talented women** in STEM roles as we aim to tackle underrepresentation and shape the future of work and is just one of a range of bank-wide inclusive development programmes as we aim to grow more diverse leaders.

I am truly grateful to all our people who work hard to ensure that we are delivering the best for our customers, and I am excited to show you what we have left to deliver this year. Thank you to everyone who has contributed to the activities described in this update.

Mike Regnier



Strategy Update



Healthy Environment



Better Communities



Thriving Workplace

Sustainability and Responsible Banking Strategy

1 Thriving Workplace

2 Better Communities

3 Healthy Environment

Foundation: Being responsible in everything we do

Note: See [2022 Annual Report](#) and [2022 ESG supplement](#) for definitions and more information on 2022 performance.

Thriving Workplace: Creating a culture of inclusivity and belonging

- Diversity, inclusion and belonging
- Employee wellbeing and talent
- Organisational culture and governance
- Social Mobility

1

Better Communities: Helping customers and communities prosper

- Financial inclusion and empowerment
- Community engagement and support
- Sustainable finance
- Inclusive innovation and digitalisation
- Privacy, data protection & cyber security
- Santander education
- Santander Foundation

2

Healthy Environment: Fighting climate change and supporting the green economy

- Climate risk management
- Portfolio alignment to Net Zero
- Own operational footprint
- Ensuring a just transition

3

Being responsible in everything we do

- Ethics and compliance
- Human and labour rights
- Responsible supply chain and procurement
- Responsible banking practices
- Financial crime

Sustainability and Responsible Banking Medium Term Scorecard

1 Thriving Workplace

2 Better Communities

3 Healthy Environment

Foundation: Being responsible in everything we do

Note: See [2022 Annual Report](#) and [2022 ESG supplement](#) for definitions and more information on 2022 performance. 1. Includes Senior Managers and those in more senior positions. 2. HoldCo is in the process of ensuring an orderly succession for some of the key roles on the Board. Accordingly, these percentages are expected to change a number of times over the course of the next year. 3. Cumulative. 4. As the target has been achieved early new targets will now be developed. 5. Includes lending to finance properties with an EPC rating of A and B, renewable energy and electric vehicles as well as financing raised and facilitated in compliance with [Santander's Sustainable Finance Classification System \(SFCS\)](#)

Targets	2022	H1 23	Commitments	Target date
Female senior managers ¹	33.2%	33.3%	50% (+/-10%)	2025
Ethnic minority senior managers ¹	11.1%	11.9%	14% (+/-2%)	2025
Senior managers from lower socio-economic backgrounds ¹	29%	29%	35%	2030
Women on the Board ²	25%	30%	40%	2025
Financially empowered people ^{3, 4}	2.1m	3.2m ⁵	3m	2025
Financial education to children and young people ^{3, 4}	1.7m	2.7m ⁵	2.2m	2025
Green finance ^{3, 5}	£10.5bn	£11.9bn	£20bn	2025
Customers supported to become greener with products and services ^{3, 5}	>73k	>98k	180k customers	2025



Strategy Update



Healthy Environment



Better Communities

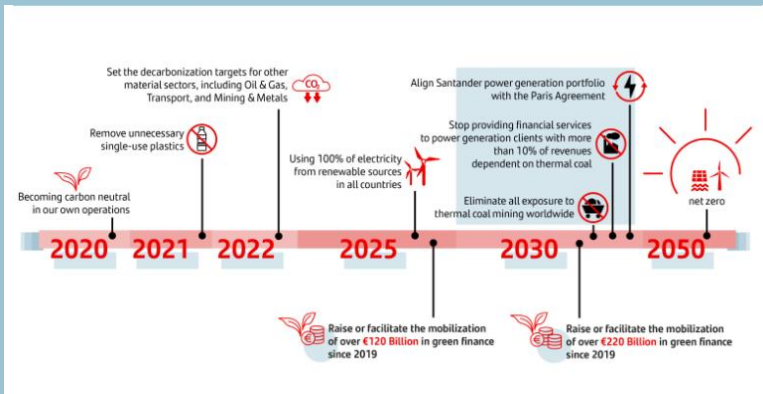


Thriving Workplace

Healthy Environment: Strategy

Our ambition is to help the UK transition to a low carbon economy and fight climate change. To achieve this ambition we have a focus on four areas and four enablers.

The [Group Banco Santander roadmap to net zero](#) outlines some of our key targets and milestones below:



Aligning portfolio to meet Paris agreement goals



Decarbonise portfolios to contribute to limiting temperature increases to 1.5°C

Supporting our customers in the green transition



Help our customers transition to a low carbon economy

Reducing our environmental impact



Net Zero in our own operational footprint

Embedding climate in risk management



Integrate climate-related risks and adhere to regulatory and supervisory expectations

Key enablers

Data & systems

External partnerships

Industry affiliations

Communications

Healthy Environment: Progress

During H1 2023 significant progress has been across our four focus areas:

- Finalising financed emissions targets, the actions within our control and the external dependencies to achieve them.
- Became the first bank to complete EPC assessments for customers at point of valuation.
- Further migrated >400,000 active banking and saving customers to paper-free.
- Designed a strategic pathway for developing our internal climate scenario modelling capabilities.

Progress to date

<p>Aligning portfolio to meet Paris agreement goals</p> <ul style="list-style-type: none"> ○ Commenced the assessment of financed emissions for Commercial Real Estate (CRE) portfolio. ○ Continued scope 3 financed emissions baseline calculations for Homes, and Auto Finance. 	<p>Supporting our customers in the green transition</p> <ul style="list-style-type: none"> ○ The first bank to complete EPC assessments for customers at point of valuation, helping educate our customers on their current position, whilst improving EPC coverage of our portfolio. ○ Launched a new forum within the Corporate and Commercial Bank (CCB) to review all green, social, sustainable and sustainability-linked transactions in compliance with Santander's Sustainable Finance Classification System (SFCS).
<p>Reducing our environmental impact</p> <ul style="list-style-type: none"> ○ Further migrated >400,000 'active banking and saving' customers to paper-free, with 8.5 million now paper-free and a remaining 0.5 million who can still also go paper-free. ○ Ran a climate change webinar with the CEO of UK Climate Change Committee (UK CCC) for senior members of the organisation. ○ Further £300,000 funding support to National Parks UK to enable private capital investment into nature restoration at scale. 	<p>Embedding climate in risk management</p> <ul style="list-style-type: none"> ○ Under our internal ESG Data Programme, defined standardised approach and definitions for all financial and non-financial ESG metrics reported. ○ Designed a strategic pathway for developing our internal climate scenario modelling capabilities (CISA) to achieve alignment with regulatory expectations and industry leading practices.

Healthy Environment: Progress

Over the second half of 2023 we have an ambition to deliver more:

- Complete work to define an internal climate transition plan.
- Embed climate risk considerations in credit admission and corporate clients' annual review processes.
- Complete BREEAM and Fitwel certification for Santander UK's new HQ Unity Place in Milton Keynes.
- Continue to assess the potential impact and probabilities of physical risks as well as building-out long-term modelling capabilities.

2023 Deliverables

<p>Aligning portfolio to meet Paris agreement goals</p> <ul style="list-style-type: none"> ○ Develop an internal climate transition plan using the Transition Plan Taskforce (TPT) framework. ○ We will have preliminary emissions baselines and net zero pathway developed for all three portfolios by end 2023 (Homes, Auto Finance and CRE). External disclosure of emissions baselines and targets is subject to ongoing discussion at Banco Santander and Santander UK. At present Banco Santander have confirmed that Auto Finance targets will be disclosed in 2024. 	<p>Supporting our customers in the green transition</p> <ul style="list-style-type: none"> ○ Embed climate risk considerations in credit admission and corporate clients' annual review processes using results from the Climate Risk Assessment Tool (CRAM). ○ Hold three discussions on how government banks and the wider industry can work together to incentivise home energy efficiency improvements with cross-party political stakeholders. ○ Collaborate across the sector in a Green Stamp Duty Campaign.
<p>Reducing our environmental impact</p> <ul style="list-style-type: none"> ○ Complete BREEAM and Fitwel certification for Santander UK's new HQ Unity Place in Milton Keynes (pending certification from the Building Research Establishment (BRE) and Fitwel). ○ Perform Surveillance audits of ISO 50001 and 14001 Certification (pending approval). ○ Reach a paper-free customer base of 9 million customers. ○ Continue to utilise EcoVadis to complete ESG assessments of our third-party suppliers. 	<p>Embedding climate in risk management</p> <ul style="list-style-type: none"> ○ Implement and fully roll out data control model to ESG metrics. ○ Assess the potential impact and probabilities of physical risks as well as building-out long-term modelling capabilities to explore long-term horizon stress tests across different climate scenarios.



Healthy Environment: Case Study - Green Home Finance Accelerator (GFHA)

Innovation funding for development of green finance products which can enable uptake of home energy efficiency, low carbon heating measures and micro-generation.



For more information please visit [here](#)

Cross-industry consortium

We're supporting a successful GHFA bid led by Parity Projects.

The bid seeks to create a proof of concept for a **one-stop-shop retrofit coordination service**.

The service will offer a mix of free and paid-for retrofit advice and links to vetted installers, with **national coverage for owner-occupied and rental properties**.

Discovery Phase

The discovery phase of the project runs until September 2023 during which we are looking to:

- Design **an end-to-end customer journey** for whole-of-house retrofits;
- Develop a set of **financial products to support retrofitting**; and,
- Create an **industry blueprint** for the verification and validation of completed works.

Concept to Pilot

After the discovery phase, the Consortium will look to bid for development funding to take the **concept from drawing board to pilot**.

The pilot phase would start towards the end of this year and run throughout 2024.

This would see the creation of the **industry's first national retrofit coordination service** offering different levels of advice and guidance for households.

Healthy Environment: Case Study - Consumer Finance



For more information please visit [here](#)



Why is Green Finance important?

Addressing our carbon footprint as a business is important to Santander Consumer, which also includes our lending activities. To date we have raised and facilitated over **£1.5bn** in green finance since 2021, and **>£800m** since June 2022 in accordance with Banco Santander's [Sustainable Finance Classification System \(SFCS\)](#).

What is Green Finance?

Green Finance at Santander UK is defined by the Banco Santander SFCS. The SFCS complies with international industry and official guidelines and principles, such as ICMA's Social and Green Bond Principles, the Climate Bond Standards, and the EU Taxonomy.

What is Green Vehicle Financing?

Under the SFCS, Green Vehicle Financing includes financing to electric vehicles, bicycles and any car with less than **50g/km of CO2** emissions, including some hybrids.

Looking ahead

Santander Consumer will continue to explore how we can further support and encourage our customers to choose a green vehicle to see this upward trend continue.

Healthy Environment: Case Study - Chester Zoo

- Chester Zoo to create new wildlife habitats and a hotel that will open to the public in 2025.
- Santander UK provides funding package, including a 'Green' Loan aligned to the Loan Market Association's Green Loan Principles.
- Chester Zoo has banked with Santander UK for ten years. Over the next decade, Chester Zoo will continue to develop the zoo, aligning its wildlife habitats to the conservation work that its teams undertake both in the zoo and across the world in support of its mission to prevent extinction.

For more information please visit [here](#)

Project

Santander UK has provided Chester Zoo with a funding package – a revolving credit facility and a 'Green' Loan, to support its development of new wildlife habitats and visitor accommodation.

Funding

The funding supports Chester Zoo's long-term strategic development plan - to continue to attract visitors and fund its vital, species-saving conservation projects long into the future.

Energy Efficiency

The hotel will be developed to a BREEAM certification of Very Good and will target an Energy Performance Certificate A rating.





Strategy Update



Healthy Environment



Better Communities



Thriving Workplace

Better Communities: Strategy

The rising cost of living has impacted UK households and their feelings towards their personal finances.

As such we aim to ensure financial inclusion by supporting customers with guidance and education programmes to improve financial skills, through a suite of products and services and by caring for our customers at the moments that truly matter as part of our commitment to good customer outcomes.

To achieve this ambition we have a focus on three areas.

Financial knowledge

To ensure **individuals and businesses across the UK improve their financial skills** and access to our products and services. We hope to achieve this through high quality education, guidance and advice.

Inclusive portfolio of products and services

To ensure the design of **our solutions enables more individuals and businesses to access, at a fair price, the financial products, services, and support they need**, and that they have the best chance of being in good financial health.

Customer care

To ensure we **support and care for our customers before and during their time of need**, proactively engaging externally to gather insights on the financial challenges people face in the UK to inform our response as a bank.

Better Communities: Progress

Across H1 2023 significant progress has been achieved across the three areas, with highlights from the following initiatives:

- The Numbers Game: >950k beneficiaries
- [Santander Foundation: £485,000 awarded to 34 funded partners](#)
- Age UK Digital Champion Programme : Over 850 beneficiaries

The Numbers Game

>950k beneficiaries by the end of Q2 2023.

Our mission is for the Numbers Game to be the go-to hub for schools and parents. In addition to the 950k beneficiaries 1.6 million+ people have seen our strong press coverage fronted by [Ant & Dec](#) - featured in The Sun, The Mirror, and The Express. The campaign is now live with more to come.

Santander Foundation

£485,000 awarded to 34 funded partners to help them with increases in the cost of living.

The entities supported are grassroots charities helping people and their communities to overcome digital and financial inequalities - including migrants and refugees, lone parents, single pensioners and those with long-term illnesses and disabilities.

Age UK Digital Champion Programme

Over 850 older people living with memory loss or dementia supported.

The programme has been an invaluable opportunity to reach older people at a particular risk of digital exclusion, supporting them to get online and access the services they need to make the most out of life.



Better Communities: Case Study - Santander Universities Scholarship programme

Santander Universities supports students, staff, academics and SMEs through partnerships with more than 80 UK Universities. These long-term, strategic relationships provide financial and other forms of assistance in research, entrepreneurship, internationalisation and employability.

For more information:

[Santander Universities](#)

[Santander UK selects 100 scholars for new multi-million pound university scholarship programme | Santander UK](#)

Santander's education and skills programme

Aim: To help people access the educational opportunities and skills they need to fulfil their true potential.

Number of places: 100

Grant Funding: £30,000, over three years

Number of applicants: 3,500



Diversity

- **83%** from areas of low higher education participation, have a low household income or a low socioeconomic status;
- **46%** are mature students;
- **45%** come from Black, Asian and ethnic minority backgrounds;
- **26%** of the scholars classify themselves as disabled;
- **15%** have spent time in the care system

#ScholarsAtWembley

A flagship event where our 100 scholars were able to interact and hear from professional sportspeople, thought leaders and the chair of the Santander UK board who welcomed them to the programme.

BECAS + Lifelong Learning

Our platform, BECAS, offers over **1,100 scholarships, training programmes and access to on-demand content each year** on different topics, such as technology, languages, studies, research, soft skills, professional practices and leadership.

125k sign ups in 2023

420k users since launch

Globally, **6.93m** users



Better Communities: Case Study - Macmillan Cancer Support

Moving into the second year of our partnership with Macmillan Cancer Support, we have achieved some great fundraising milestones, and our mission remains unchanged:

“To work together to improve financial inclusion and support for those affected by cancer who may struggle to cope with the financial challenges following diagnosis, making money one less worry”.

**MACMILLAN
CANCER SUPPORT**

For more information, please visit [here](#)

Fundraising and Volunteering

Fundraised a total of **>£254,000** in H1 including matched donations.

473 colleagues signed up to our fundraising events: Mighty Hikes and Team Up.

114 colleagues signed up to volunteer for Macmillan.

757 colleagues participated in Macmillan webinars.

Care Packages and Thank You Cards

Over 300 care packages have been pledged to be created and distributed to people affected by cancer by volunteers.

240 thank you cards written by Santander volunteers to thank Macmillan supporters for their generosity “Thanks to You Day” 2023.

Mighty Hikes

Santander UK are sponsoring Mighty Hikes, Macmillan's series of half and full marathon-length hikes in some of the most picturesque parts of the UK.

Each participant needs to **raise a minimum of £250 to take part** to raise funds to support Macmillan's work helping people affected by cancer.





Strategy Update



Healthy Environment



Better Communities



Thriving Workplace

Thriving Workplace: Strategy

A Thriving Workplace enables our people to bring their skills, expertise and drive to deliver good customer outcomes and to reach their full potential.

Our ambition is to create a workplace that attracts, retains and rewards talented and committed people with our approach to inclusion being a source of pride.

We put this ambition at the heart of our people experience: from supporting wellbeing, to building a place to 'Be Yourself' and offering learning and talent programmes that open doors to new career opportunities.

We're continually listening to our people in our real-time feedback platform 'Your Voice' to adapt and meet the needs of our workforce.

<h3>Our Culture – The Santander Way</h3> <ul style="list-style-type: none">○ Embed our TEAMS behaviour framework: Think Customer, Embrace Change, Act Now, Move Together and Speak Up .○ Drive culture, conduct and ethical behaviour.○ Enable a productive workplace environment and collaborative ways of working for the hybrid world.	<h3>Developing the skills our workforce needs</h3> <ul style="list-style-type: none">○ Leading learning environment that provides training and development programmes to deliver a workforce for the future.○ Emerging Talent (Apprenticeships and Graduates) and Diversity Talent Programmes.○ Personalised employee experience for our people to take ownership for their own growth and future.
<h3>Prioritising Wellbeing</h3> <ul style="list-style-type: none">○ Focus on wellbeing each day, to support our people in the moments that matter the most, spanning physical, mental, social and financial.○ Embed wellbeing considerations into people processes and propositions to help our people to thrive.○ Leading Wellbeing Hub, continually updated, with support information, interventions and webinars.	<h3>Everyday Inclusion</h3> <ul style="list-style-type: none">○ Be a truly inclusive organisation where people feel they belong and are free to "Be Yourself".○ Our Diversity, Equity and Inclusion goals are incorporated into everything we do.○ As a major employer play a positive role in society by supporting positive social mobility outcomes.

Thriving Workplace: Progress

We continue to embed our T.E.A.M.S behaviours as a key enabler for being a responsible and sustainable bank.

8.1/10

Employee engagement score placing us in the top 25% of external benchmarks*

This year we launched our new Strategic Blueprint. Our existing **T.E.A.M.S behaviour framework** plays an important role in setting our cultural ambitions to *how* we will deliver our Strategy.

Our T.E.A.M.S behaviours are a key enabler for being a responsible and sustainable bank.

In H1, we focused efforts on the embedment of **Think Customer**, in line with the FCA's Consumer Duty regulation.

We've delivered a programme of work to showcase how every role plays a part in delivering good outcomes for our customers.

Our real-time feedback platform "Your Voice" **generates real-time employee insight.**

It gives our people the chance to **Speak Up**, express their thoughts on our Culture and share suggestions that help shape our employee experience.



* Peakon's benchmark is the average score of all organisations using Peakon pulse surveys

Thriving Workplace: Progress

In H1 2023 we have been recognised through a range of awards for our approach to creating a Thriving Workplace and being **an inclusive employer of choice**.



We ranked **26th in the Great Place to Work for Women 2023**, an improvement of 8 places compared to 2022 for our commitment towards Diversity, Equity and Inclusion.



We continue to be a **Times Top 50 for Gender Equality** in 2023. Our work towards achieving gender equality was commended as one of the top 10% of organisations regularly appearing in the list's annual publication.



We ranked 31st in the **Stonewall Workplace Equality Index**, an improvement of 56 places, for our work to be an LGBTQ+ Inclusive Employer.



We are proud to now be a **Fostering Friendly Employer, offering our people support and paid leave** to attend fostering application appointments.



Our **Chief Risk Officer Christine Palmer** appeared in the **Empower Top 50 Advocates list for 2023** as the Executive Committee Sponsor for the REACH network since 2022.

Thriving Workplace: Case Study - Leaders for Social Mobility

Our Social Mobility Strategy, sets out a multi-year approach to improving socio-economic outcomes for our people, customers, and communities, with many actions already in progress:

Progress  Together

 **Cornerstone
Employer**

For more information please visit [here](#)

As a founding member of **Progress Together**, the UK's first membership body focused on socio-economic diversity, we're leading the way for improving Social Mobility within the financial services sector and across the UK.

We're proud to have become a **Cornerstone Employer**, joining a community of more than 300 businesses across England working to support world class careers education and improving socio-mobility outcomes.

We launched a new **Social Mobility Work-Experience Programme** alongside the Sutton Trust, offering students from challenging socio-economic backgrounds valuable work-experience across our Digital, Technology, Legal, and Corporate Governance teams.

We have widened the entry criteria to more than 64,000 graduates per year **by removing the 2:1 degree classification requirement** from our Graduate Scheme. We recognise that performance at university is not a strong indicator of success in the workplace and this requirement holds back talent from lower socio-economic backgrounds.

Thriving Workplace: Case Study - Fostering Friendly Employer

In 2023 we achieved accreditation as a Fostering Friendly Employer by the Fostering Network.



We care about our people as individuals and want to support them and their loved ones during life's key moments. In 2023, we achieved **accreditation as a Fostering Friendly Employer** for our continuous improvement to our Family Leave Policy.

The Fostering Network is the UK's leading fostering charity. They say foster carers are the bedrock for the difference they make to the lives of children. It's important that this vital role is not only recognised, but also encouraged by employers.

To support our people we have:

- Widened our Family Leave Policy, and for fostering have extended and increased our paid leave to include an **additional 35 hours of paid leave** to attend pre-fostering appointments.
- This can include introductory training courses, meetings and panel interviews or other activity required as part of a fostering application.

Juan Ignacio Echeverria, Santander UK Chief People Officer, said:

"Good fostering is extremely important. Statistics show that outcomes for children in care are lower than their peers. We as an employer consider it vital that we do our best to support those who are managing fostering responsibilities alongside their everyday roles. We hope to make it easier for them to balance this important role with their day job. We are very proud to be recognised as a Fostering Friendly Employer by The Fostering Network."

Thriving Workplace: Case Study - Flagship Inclusion Development Programmes

Helping our people to grow is a core part of what it means to work at Santander. We want to be the place all our people feel they can grow and succeed and aim to represent the customers and communities we serve at all levels of our business.

To help us achieve this, we offer a range of bank wide inclusive development programmes as we aim to grow more diverse leaders.

For more information please visit [here](#)

Our **Acceler8 Programme** is open to all employees, with over 100 joining our first cohort. It offers bespoke development opportunities with a focus on supporting our people from across underrepresented groups.

Our first ever **Women in STEM Sponsorship Programme** gives dedicated support to talented women in STEM roles as we aim to tackle underrepresentation and shape the future of work.

Our second **Black Talent Programme** is giving a further 60 people from Black backgrounds support as we continue to show our commitment to increasing Black representation in our senior roles.

All of our bank wide development programmes are built from an **intersectional perspective**, helping us progress towards our ambitions. We also continue to make Sponsorship a central part of our approach, as we increasingly ask our existing leaders to play a key role in developing diverse and inclusive teams.

Santander UK Group Holdings plc

Read more

For more information visit:

<https://www.santandersustainability.co.uk>

<https://www.santander.co.uk/about-santander/investor-relations/santander-uk-group-holdings-plc>

