



Our Pay Gap Report 2021





At Santander, we want to be the place where all our people feel they belong, inclusive of gender, ethnicity, sexual orientation, disability, age, religion, caring responsibilities, and gender identity/expression.

Our culture promotes Everyday Inclusion where everyone can learn, grow and succeed while being themselves, to enable our people to meet their full potential. Through our strategic priority to engage, motivate and develop a talented and diverse team we continue to make improvements to our people policies and experience where all aspects of diversity remain front of mind. Our Global Engagement Survey result shows that 86% of colleagues believe that we create an environment where people of diverse backgrounds can succeed, eight points above the external benchmark.

We are constantly striving to deliver positive change and contribute to the wider debate about the society that we wish to live in. In June, we partnered with Business in the Community on the What If Your Job Was Good For You? report, sharing our work on employee wellbeing and inclusion and how we are creating a safe space for all lived experiences through our progressive approach to mental health. In October, we shared the steps we are taking on our Black Inclusion Plan with two case studies in the first report from the If Not Now, When? campaign. We hope that this serves as inspiration and guidance for businesses who wish to undertake action but are unsure where to start.

The transparency and accountability that Pay Gap reporting brings is crucial in driving greater equality in our workplace. This is our fifth annual Pay Gap report, and the second time that we are voluntarily disclosing our ethnicity pay gap. The experiences of individual ethnic groups are potentially quite different. This is why we're publishing our ethnicity data in more detail this year, with individual pay gaps for colleagues of Asian, Black, and other Minority Ethnic identities.

The last twelve months have seen our overall mean Ethnicity Pay Gap decrease by 1.3 % to 7.6%, with the mean average pay gap for Asian and Black colleagues reducing this year.

While we're pleased with this progress, there is more to do to achieve race equality at work. In particular, our Black colleagues continue to experience a higher pay gap than other identities, underlining the importance of our continued commitment to our Black Inclusion Plan and the principles of the Race at Work Charter.

After making consistent progress in reducing our Gender Pay Gap, a challenging year has seen the mean Pay Gap increase for the first time since we began reporting five years ago. This increase is reflective of both internal and external factors. Our organisation continues to transform in response to how our customers are choosing to interact with us. As a result the organisation now has fewer traditional customer-facing roles, where female average salaries have historically been higher than male equivalents. At the same time our digital transformation has seen an increase in technology roles, an industry where women have traditionally been under-represented. In 2022, we will be taking action by developing a Women in Technology Campaign that will aim to address this and build greater representation.

It is clear we must do better as we work towards achieving true gender parity at Santander. These challenges mean we have taken the decision to extend our goal to achieve 50% (+/-10%) women in senior leadership roles until 2025.

Over the next four years we will redouble our efforts to make genuine, sustainable progress towards our goal, putting inclusion at the heart of all our decisions. This report sets out the additional steps we will be taking in the year ahead to ensure we remain an employer of choice for women and help us achieve gender equality at work. This includes dedicated Gender Sponsorship Circles to create more career development pathways for women into leadership, and an ongoing focus on promoting true equalisation of gender and caring roles.

Whilst the pandemic has caused challenges, it is also acting as a catalyst as we aim to accelerate towards being a truly flexible workplace. We will be bold - continuing to challenge our existing ways of working and established ways of thinking. We see this as critical in enabling us to be the place all our colleagues feel they belong and are able to succeed.

Nathan Bostock
Chief Executive Officer, Santander UK

I confirm that the figures in our disclosure are accurate and have been calculated in accordance with Gender Pay Gap reporting requirements as outlined in the legislation and accompanying guidance.

What is our Gender Pay Gap at Santander?

The Gender Pay Gap shows the difference in average pay between women and men. This is different to equal pay that is women and men receiving the same pay for the same role or for work of equal value.

The Gender Pay Gap takes into account all roles at all levels of the organisation, rather than comparing pay received by women and men performing the same roles. We regularly review and analyse our employee pay to ensure men and women are treated equally when performing the same role.

We are therefore confident that we do not have equal pay issues. Instead, our gender pay and bonus gaps reflect our organisational structure. We have proportionately more women than men in our branch and customer service centre roles, and proportionately more men in higher-paid leadership roles. Almost the entire Gender Pay Gap is attributable to this organisational profile.

The mean and median Gender Pay Gaps have both increased this year, whilst the mean and median bonus gaps have both decreased. These increases are reflective of our ongoing transformation in response to how our customers are choosing to interact with us. The reduction in female representation in the leadership population is a cause for concern following several years of progress in this area and has informed the review of our Gender Action Plan (see pages 10-14). The main reason for the reduction in bonus gaps was the reduction in bonus awards in the context of the pandemic and the impact on financial performance.



What is our Gender Pay Gap at Santander?

30.8%

The **mean** average Gender Pay Gap in Santander UK Group, up 1.5 percentage points from our last report.

57.9%

The **mean** average gender bonus gap in Santander UK Group, down 1.6 percentage points from our last report.

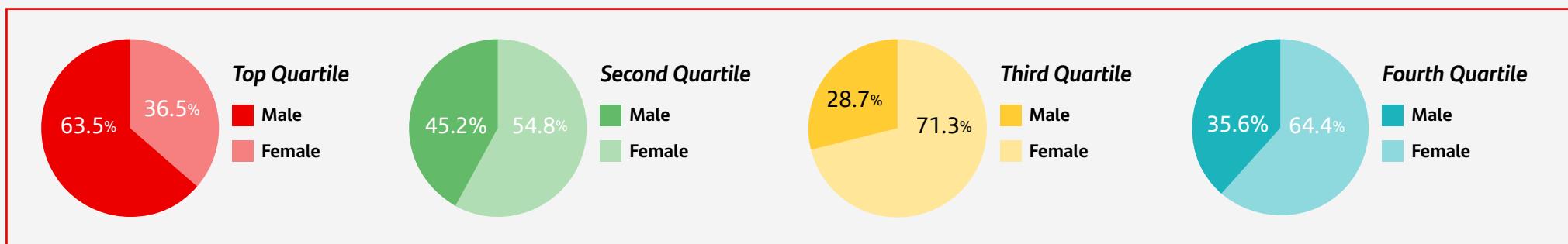
30.0%

The **median** average Gender Pay Gap in Santander UK Group, up 2.6 percentage points from our last report.

37.3%

The **median** average gender bonus gap in Santander UK Group, down 7.7 percentage points from our last report.

The proportion of eligible male and female employees who received a bonus was 87.8% (male) and 90.6% (female).



Footnote

For the purpose of this report, 'Santander UK Group' comprises the employing entities listed in the table on page 22. Under the relevant regulations, we are required to report on each employing entity in the UK that has more than 250 UK employees. In the interests of clarity and transparency, we once again provide here an aggregated figure which covers the whole of the Santander UK Group. The pay and bonus gap metrics reported here are correct as at the mandatory April 2021 snapshot date. Please note that the updates to our action plan in this document are correct at the point of publication, in order to give the most current and relevant picture of progress to date.

What is our Ethnicity Pay Gap at Santander?

We are committed to ensuring transparency to be an inclusive workplace, so we are again voluntarily publishing our ethnicity pay gap.

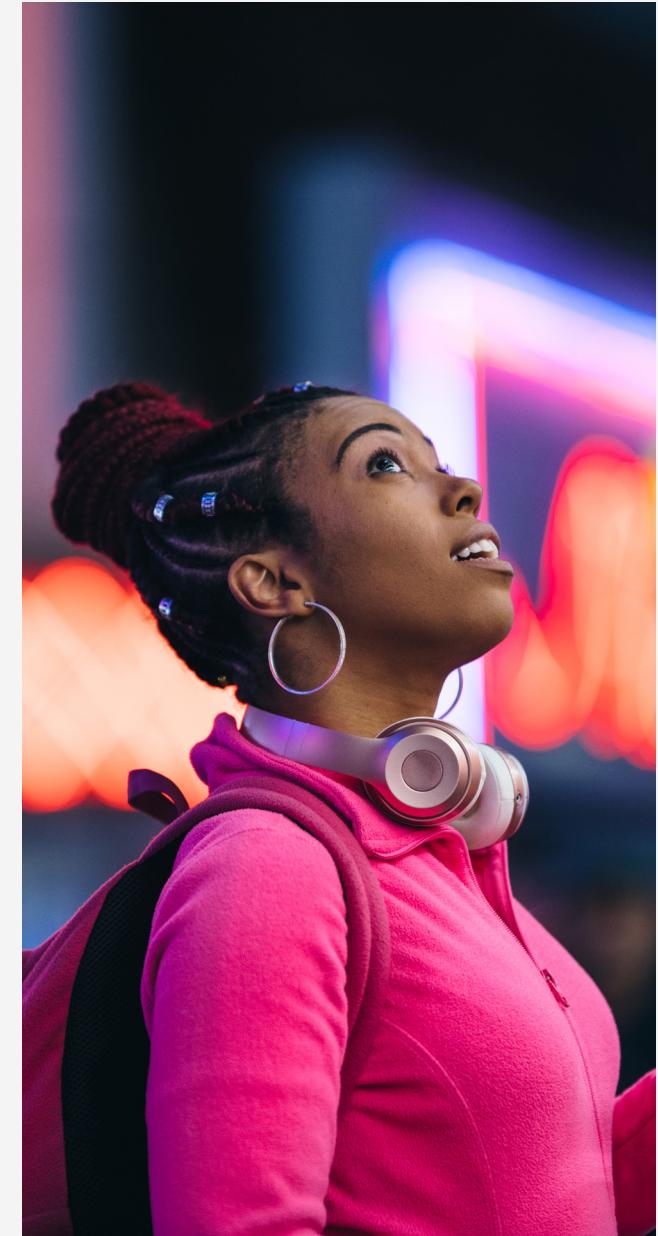
Based on those who have voluntarily disclosed their ethnicity, approximately 19% of our workforce is of an ethnic minority. Our ethnic minority colleagues are represented broadly equally across all four pay quartiles, and we're pleased to have seen an increase in representation in our senior leadership roles and top pay quartile this year.

This change will have contributed to the **reduction in the ethnicity pay gap from 2020 to 2021**.

The ethnicity pay gap shows the difference in the average hourly rate of pay between ethnic minority and non-ethnic minority colleagues. We have used the same calculation methodology set out by the Government Equalities Office for gender pay gap reporting, for our mean and median ethnicity

pay gap, bonus gap, and distribution across pay quartiles. However, unlike gender, our ethnicity disclosure rate is not at 100% (at the snapshot date it stood at 74%); any individuals with undisclosed ethnicities are excluded from our calculations.

For 2021, **we are expanding our voluntary ethnicity disclosures** to show the mean and median pay and bonus gaps for colleagues in the Black, Asian, and Other Ethnic Minority groupings, relative to non-ethnic minority colleagues. This increased transparency more clearly illustrates the different experiences of colleagues across ethnic groups, and drives the actions we're taking to achieve ethnic inclusion (see pages 15-16).



What is our Ethnicity Pay Gap at Santander?

It is important to note that as for the Gender Pay Gap reporting, these figures show the gap between the average pay and bonus received by non-ethnic minority and ethnic minority colleagues, and do not reflect differences between colleagues performing the same role.

7.6%

The **mean** average ethnicity pay gap in Santander UK Group, down 1.3 percentage points from our last report.

26.0%

The **mean** average ethnicity bonus gap in Santander UK Group, down 2.5 percentage points from our last report.

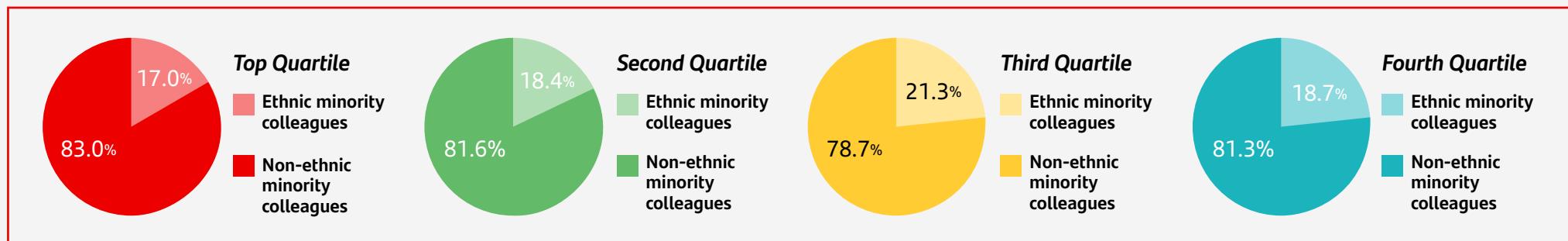
6.6%

The **median** average ethnicity pay gap in Santander UK Group, down 0.6 percentage points from our last report.

12.6%

The **median** average ethnicity bonus gap in Santander UK Group, up 3 percentage points from our last report.

The proportion of eligible employees who received a bonus was 90.7% (non-ethnic minority colleagues) and 87.8% (ethnic minority colleagues).



Footnote

For the purpose of voluntary ethnicity pay reporting, we have relied on the same 'Santander UK Group' which is used for the Gender Pay Gap illustration on page 4, and which comprises the employing entities listed in the table on page 22. The pay and bonus gap metrics reported here are correct as at the April 2021 snapshot date. The same reporting methodology and snapshot date have been used for the gender and ethnicity pay and bonus gap calculations.

What are our individual Ethnicity Pay Gaps at Santander?

As part of our desire to become more transparent, this year we are also publishing individual Pay Gaps for our Asian, Black and Other Minority Ethnic colleagues, for the first time.

While the mean pay gap for our Asian and Black colleagues have both decreased this year, our Black colleagues experience a larger pay gap. Breaking down barriers to success and progression within Santander for Black colleagues remains a key focus, as set out in our Black Inclusion Plan (see pages 15-16) and shown by us signing the If Not Now, When commitment.

	Mean Pay Gap	Median Pay gap	Mean Bonus gap	Median Bonus Gap
All minority ethnic	7.6%	6.6%	26.0%	12.6%
Asian	7.7%	6.4%	30.9%	12.6%
Black	15.4%	12.2%	45.3%	16.6%
Other minority ethnic	-1.1%	1.7%	-15.8%	5.3%

Footnote

For the purpose of voluntary ethnicity pay reporting, we have relied on the same 'Santander UK Group' which is used for the Gender Pay Gap illustration on page 4, and which comprises the employing entities listed in the table on page 22. The pay and bonus gap metrics reported here are correct as at the April 2021 snapshot date. The same reporting methodology and snapshot date have been used for the gender and ethnicity pay and bonus gap calculations.

The groupings above align where possible to the ethnic groups suggested for use by the Office for National Statistics. 'Black' colleagues refers to colleagues identifying as 'African', 'Caribbean' or any 'Other Black background'. 'Asian' colleagues refers to colleagues identifying as 'Indian', 'Chinese', 'Pakistani', 'Bangladeshi', or any 'Other Asian background'. 'Other ethnic minority' colleagues refers to colleagues identifying in any 'Mixed/Multiple' or 'Other' ethnic group.

Our commitments to close the gap

We continue to deliver our Everyday Inclusion strategy as we aim to be the place all colleagues feel they belong and can succeed.

This strategy prioritises the themes of respect, balance, leadership, advocacy, allyship, transparency and accountability. Members of our Executive Committee sponsor our diversity strands of gender, LGBTQ+, ethnicity, disability, families and carers, social mobility, and mental wellbeing.

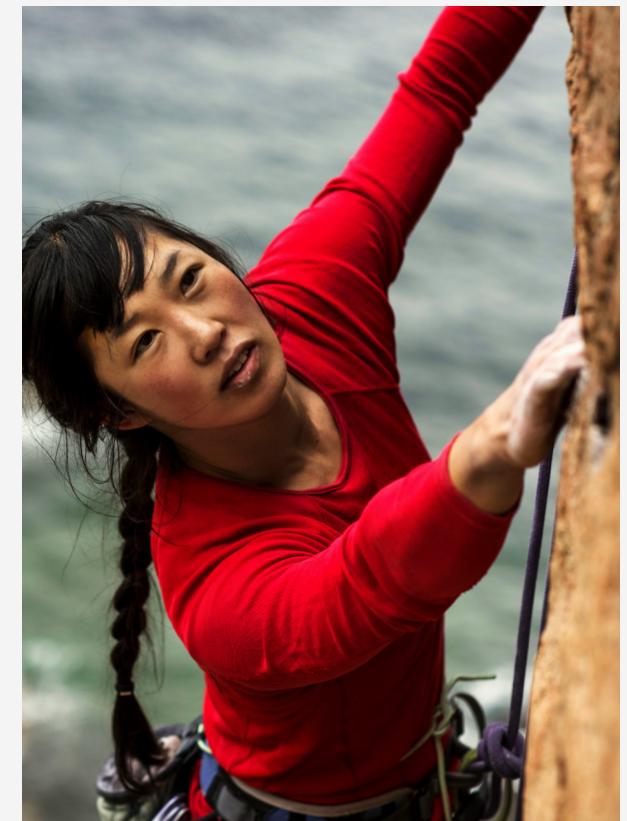
Delivering on Everyday Inclusion

Increasing our senior level representation

We have extended our target to **increase the number of women in senior management** roles to 50% (+/-10%) to 2025 and signed the HM Treasury Women in Finance Charter Pledge. Our senior manager population has increased from 27% in 2015 to 32% in 2021, which has remained broadly flat over the last year. For our level below the Executive Committee, in 2015 this was at 18.6% and now in 2021 this is at 22.7%. This representation has decreased over the last 12 months. This reduction is a cause for concern and is a key focus.

In 2019, our Board approved an ambition to **increase ethnic minority senior leadership representation to 14% (+/- 2%) by 2025**, with a review of progress in 2021. This is currently at 10% and has increased by 1% in each of the last two years, putting us **on track to meet our target**.

In 2020, we also set a target to **double our Black senior leadership representation by 2023** as part of our Black Inclusion Plan. Our Accelerating You: Black Talent Programme is helping provide more opportunities and development for our talented Black colleagues as we aim to achieve this goal. Our first cohort of colleagues graduate in December 2021, and we will again run this programme in 2022.



Our commitments to close the gap

Delivering on Everyday Inclusion

Data monitoring progress

October 2021 saw us launch **Workday** for our organisation, offering us more in-depth data recording options for our colleagues who chose to disclose their personal data.

The launch of Workday is being supported by a renewed focus on data disclosure through a communications campaign which will prove invaluable in creating and delivering more targeted action plans that help to recognise and remove any barriers our colleagues face.

This improved dataset will also prove invaluable for our future Pay Gap Reports as part of our desire to improve transparency and accountability as key tools to drive us towards Everyday Inclusion.

Our data monitoring also includes an inclusion dashboard, recruitment data and directorate culture and inclusion dashboards. We work with directorate-specific inclusion leads to ensure targeted focus across Santander UK. Our Transformation Dashboard also helps us to create targeted action plans to remediate and minimise risks which disproportionately under-represented groups, including as a result of COVID-19 and our business transformation.

Inclusive recruitment

Since 2016 we have aimed to have **gender balanced candidate shortlists** for our senior manager roles. We have found that when a balanced shortlist is achieved, over 70% of roles are filled by females, compared to just 18% when not, recognising that we are competing directly with many organisations for a restricted availability of senior women in the financial services industry. We also ensure female interviewers are included in interview panels for senior roles to provide a balanced view of potential candidates and avoid any bias.



Supporting career progression

Over 400 colleagues have now completed one of our flagship **Accelerating You** programmes which help propel high potential colleagues from under-represented groups into senior leadership.

In 2021 we ran our first Accelerating You: Black Talent Programme offering 36 colleagues bespoke training, sponsorship, and opportunities to help deliver on our Black Inclusion Plan. In 2022 we will launch a second cohort of this programme as well as an additional Accelerating You: Everyday Inclusion programme open to colleagues from all under-represented groups.

We continue to focus on offering targeted career progression opportunities that ensure all colleagues have access to training and development programmes that are right for them no matter their background, experience, or stage in their career. This includes our ongoing participation in Mission Include and Business in the Community's cross company race mentoring programme, as well as our own internal mentoring schemes run with the support of our People Networks.

Our Gender Action Plan

Our Gender Action Plan contains targeted initiatives to help increase senior female representation at Santander, reduce our Gender Pay Gap and continue to be an employer of choice for women.



Remaining an employer of choice for women

We again feature in *The Times Top 50 for Women* and are commended for being in the top 10% of organisations that have featured regularly during the ten years that list has been published.

The Times Top 50 Employers for Women is published in partnership with Business in the Community. The list celebrates UK employers that are committed to creating inclusive workplace cultures and women's progression at work. The listing involves a comprehensive submission process managed by Business in the Community.

Our submission commended us on:

- our inclusive culture and comprehensive Everyday Inclusion strategy
- the proactive role our senior leaders and line managers play
- our progression and promotion practices and initiatives to support more women into senior leadership roles
- our recruitment practices and work we're doing to promote gender equality in wider society.

Our Gender Action Plan

Women at the top

Our **Accelerating You** programmes continue to prioritise women as part of our continued push to meet our target of 50% (+-10%) women in senior leadership roles. To date, almost 400 women have completed this programme, and all of our current and future Accelerating You Programmes will continue to feature at least 50% women.

In 2021, we were again the Supporting Partner of the **Financial Times' Women at the Top Europe Conference**. In 2022, we will also be hosting Gender Sponsorship Circles recognising the role and impact our existing senior leaders can have in providing women with more pathways into leadership through increased advocacy, mentorship and opportunity giving.

Supporting Women in Tech

Our dedicated Women in Tech strategy aims to help us attract more women into technology roles and accelerate them into senior leadership. In 2021 we for the first time sponsored and participated in the Women in Business & Tech Expo, and our Gender Sponsorship Circles in 2022 will prioritise our talented female colleagues in tech roles.



Our Gender Action Plan

Taking action on menopause and supporting women's health

We're proud to have signed the **Menopause Workplace Pledge** (Wellbeing of Women) as we aim to support our 3,000 female colleagues between the ages of 45-55, when menopause typically occurs.

External research tells us that 3 in 4 women experience menopausal symptoms which impacts their quality of life and 1 in 4 suffer severe symptoms. Additionally, 25% of women consider leaving work due to their menopause symptoms. Many of these women will be in senior leadership positions and are at a time of life when they want to focus on their career but have to contend with menopause symptoms.

Our team of passionate **Menopause Advocates**, trained by experts **Heppicked**, run awareness sessions within the business and to signpost colleagues and managers to support. We are also proud to have been the first major employer in the UK to partner with **Peppy** who have, to date, provided access to expert support to over 600 of our colleagues, including a webinar series, group chat, one-hour video call with a nurse practitioner and a suite of other resources.

To support both colleagues and managers, we have created a 'Let's talk about menopause' site within our online Wellbeing Hub which includes helpful resources

including our Menopause Guidelines, videos, guides and links to valuable external resources to ensure colleagues are able to access a range of information and support.

We have also introduced e-learning for our managers to raise their awareness and understanding including how to have meaningful conversations around the menopause and generally around wellbeing. This is supported by a bank-wide communication campaign to raise awareness, encourage allyship and create a psychologically safe environment for colleagues to speak up and get the support they need.

Our work to support menopause has featured as a best practice case study by Business in the Community (BiTC) and was also submitted by BiTC to the parliamentary commission on Menopause support in the workplace. Additionally in 2021 we were shortlisted as a finalist for the **Employee Benefits award for Best Healthcare & Wellbeing Benefit** for our partnership with Peppy to support those going through menopause.

We have also made the commitment to being an **Endometriosis Friendly Employer** with a full review of how we can enhance our existing support for colleagues to be completed and with actions implemented in the coming year.



H E N P I C K E D



Our Gender Action Plan

Supporting families and carers

In October we were delighted to be one of the first organisations to sign up to **Tommy's Pregnancy and Parenting at Work** support and received their champion accreditation.



We continue to prioritise helping our colleagues find work-life balance, offering paid time off for colleagues with caring responsibilities during the pandemic where no alternative arrangements could be made.

This year we were also recognised by Working Families, winning their award for **Best for Mental Health and Wellbeing** as well as being shortlisted for **Best Family Network** for the second year running. We are also proud to have received accreditation from **Carers UK**.

We are still one of a small number of organisations to publicly disclose our family-friendly policies, enabling external candidates to view and compare these with those of other organisations, before interview.

Our support for colleagues whose baby is born prematurely led to us being awarded **The Smallest Things Employer with Heart Chartermark** and added to their Hall of Fame.

Last year we increased the number of paid weeks' leave for maternity, adoption and shared parental leave, from 16 to 20 weeks. Additionally, for colleagues who have a baby prematurely (before 37 weeks' gestation), employees now receive additional paid leave to make up the difference in time between the date their baby was born and 40 weeks of gestation, to help them get back some of the time after the birth that they have not been able to use as planned. There is also a period of compassionate leave (normally up to two weeks' paid leave) for colleagues whose partner has had a premature birth and whose baby requires a period of hospitalisation.



Evolving our Gender Action Plan through Gender Listening Circles

We continue to host regular Gender Listening Circles alongside our **Women in Business** network as we aim to understand the experiences of women from across our organisation.

Recent circles have focused on **women's safety and wellbeing**, as well as improving understanding of how men can act as allies and role models. The outcomes of these circles are presented to our Executive Sponsors for gender to evolve our Gender Action Plan, and to encouraging more meaningful and open conversations across Santander as we aim to embed Everyday Inclusion for all colleagues.



Our Gender Action Plan

Equalising caring roles: Including men in the conversation

Caring responsibilities continue to be a major factor in addressing gender imbalance, so in support of this we were proud to participate in research from the **Government Equalities Office** and **The Behavioural Insights Team** aimed at **supporting men to take longer parental leave** and work more flexibly.

The research found that making it clear that most male peers were supportive of parental leave significantly increased participants' intentions to take between 5 and 8 weeks of parental leave at Santander by 62%.

We continue to encourage more equal gender participation in caring responsibilities, having previously doubled our paternity leave and **increasing paid Shared Parental Leave** to 20 weeks.

Santander Breakthrough women business leaders' mentoring programme

As a signatory of the UK government **Investing in Women Code**, we're committed to advancing female entrepreneurship in the UK. Through this, we're very proud to have again delivered our Women Business Leaders' Mentoring Programme, powered by **Moving Ahead**.

The scheme matches women business leaders from across the UK with carefully selected mentors from a variety of industries and backgrounds, providing support as they consider their next stage of business and professional growth. Through this scheme, we have now supported over **200 Women Business Leaders** through a nine-month mentoring programme in the past three years.



Achieving race inclusion and equality at work

We're continuing to work towards race equality in the workplace and meeting our commitment as signatories of the **Race at Work Charter**.

One of the key charter commitments is to capture ethnicity data and publicise our progress, and voluntarily publishing a more detailed Ethnicity Pay Gap report represents another step towards these commitments.



Delivering on our Black Inclusion Plan

Last year we launched our Black Inclusion Plan in response to the Black Lives Matter Movement, because of what our colleagues had been telling us, and through an in-depth analysis of our own data. Our Black Inclusion Plan identified three areas of focus: Leadership, Allyship and Networks, which have shaped, and will continue to shape our activities, and we are also guided by the '**If Not Now, When**' which we have signed this year.



Leadership

Accelerating our talented Black colleagues to the top table:

2021 saw us launch our first ever Accelerating You: Black Talent Programme, offering 36 talented Black colleagues a bespoke leadership course focused on sponsorship and authentic leadership.

We have also seen two colleagues join Solaris, an executive programme aiming to help our senior Black women reach the top.

We will again run both of these programmes in 2022 as we continue to deliver against our Black Inclusion Plan aim of helping more Black colleague into leadership roles.



Allyship drive

Positive change:

We joined forces with Finance Unlocked to deliver an online learning programme exclusively for 3,000 Black students and recent graduates.

Participants were offered exclusive access to 8 hours of online content, focused on a range of trending financial topics, including green finance, blockchain, and private equity.

Any participants that opt in to receiving Santander Emerging Talent opportunities during the application process on the Santander Scholarship Platform are being kept informed of any potential opportunities within the Bank as we look to build the next generation of diverse talent.



Networks

Talk directly to Black employees about lived experiences:

Our Black Inclusion Plan Steering Group continues to provide a forum for us to monitor our progress.

Through our Ethnicity@Work Network we continue to ensure the voices of Black Colleagues can be heard and ensure ongoing awareness, communications and events including a full campaign as part of Black History Month.

In 2022 we will again be hosting more Listening Circles to as we continue to listen to our colleagues' experiences and further shape our Black Inclusion Plan.

Achieving race inclusion and equality at work

Supporting and celebrating women of colour in business

We continue to support women of colour in business through our Corporate Business, SME Breakthrough team and start-up support teams. We know that women of colour face additional challenges in business, and we're aiming to support through our new **Women of Colour Breakthrough Programme** which improves access to the advice, resources and finance options needed to start and grow a business. The programme is for UK-based SMEs founded and/or led by women of colour and is fully funded by Santander, delivered in partnership with **UpSkill Digital**.

We're proud to have sponsored the 15th annual PRECIOUS awards, which celebrate the achievements of women of colour in business, leadership, and work, and this year also saw us release research with PRECIOUS to help organisations further understand the challenges and opportunities faced by women of colour in business. Our survey on the experiences of these business owners provides insights that can help more organisations to understand what more we can do to help women of colour prosper.

Increasing our ethnicity data

We are committed to continue voluntarily publishing our Ethnicity Pay Gap and are prioritising enhanced data disclosure as part of our wider ambition to improve our collection of and use of inclusion data to allow for the creating more targeted and impactful actions. This year has seen our Ethnicity Disclosure Rate increase from 73% to 74.4%.

Our recent rollout of Workday offers an additional opportunity to further encourage our inclusion data through a renewed data disclosure campaign as we aim to ensure we have a more complete picture of the colleagues who make up our organisation.



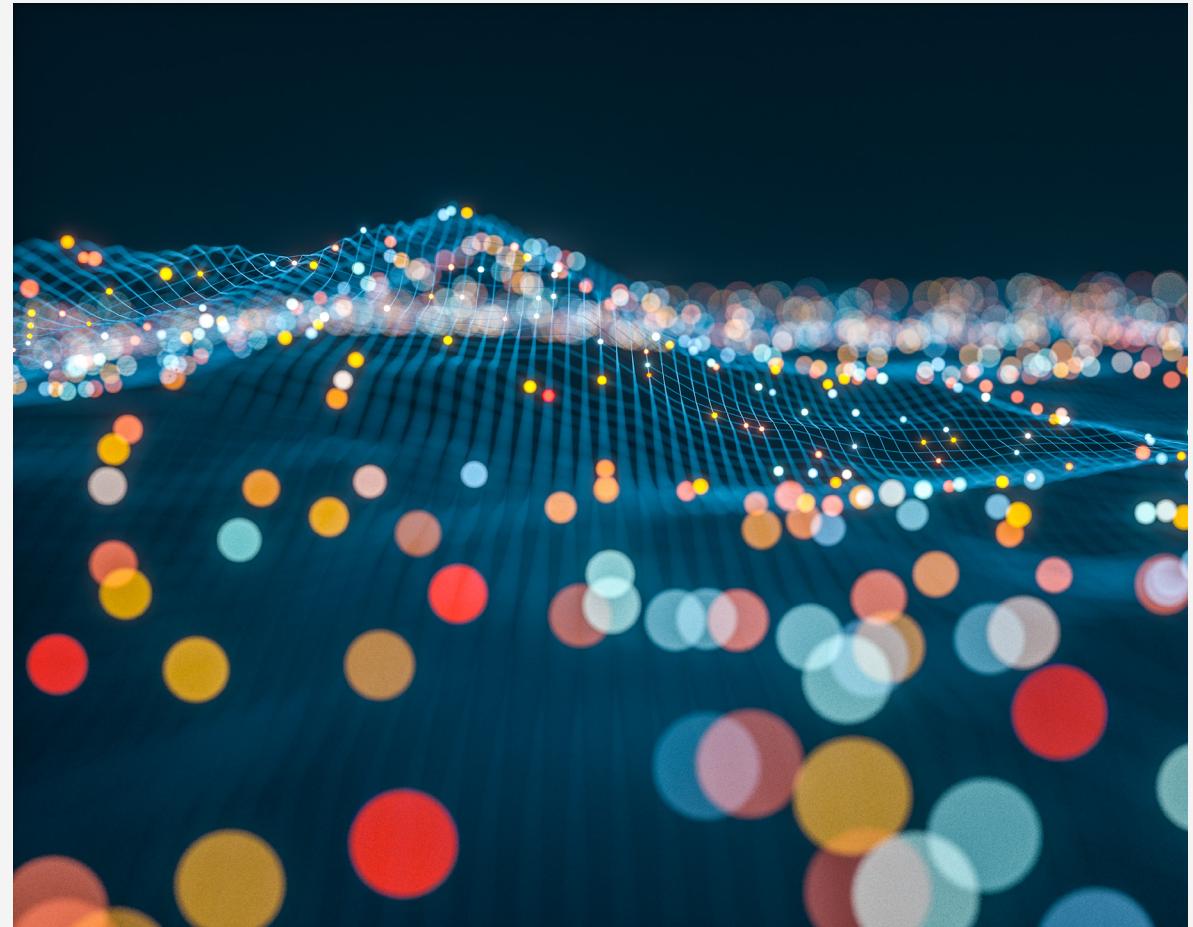
Making Everyday Inclusion a reality for all at Santander

Everyday inclusion training and promoting allyship for all

Our learning, training and development portal MIO hosts a wealth of material dedicated to helping embed Everyday Inclusion and promote proactive allyship across Santander. Our **mandatory The Santander Way training** is completed by every colleague across all levels of our bank and features a full module on the importance of inclusion & diversity and encouraging all of our colleagues to be effective allies each day.

Additional material includes both in-depth and bitesize training courses, TED talks, videos, articles, podcasts, infographics and much more to really speak to the heart of what everyday inclusion means at Santander.

Earlier this year we launched our Mental Wellbeing Podcast, and in October we were delighted to also launch the second series of our Everyday Inclusion Podcast. Collectively, these additional resources have been accessed by our colleagues over 4,700 times, and we'll continue to enhance and expand this in 2022.



Making Everyday Inclusion a reality for all at Santander

Our People Networks

Our People Networks are integral for embedding Everyday Inclusion at Santander each day, acting as agents of positive change by raising awareness, supporting colleagues' development, suggesting improvements to our processes and providing a place for all our colleagues to connect.

Our eight networks encompass women, ethnicity, LGBTQ+, disability, families & carers, social mobility, mental wellbeing and ex-military. Collectively they support over 10,000 members, and each is guided by a leadership team of passionate Santander colleagues and sponsored by a member of our Executive Committee to ensure the voices and experiences of all colleagues are heard at all levels of the bank.

Our networks regularly share communications and host events based on educating, building knowledge, raising awareness and providing support. They have been central to many of the improvements made at Santander over the last year, including:

- Our **Embrace** network are supporting an initiative with Tent and Stonewall to offer mentoring to 50+ LGBTQ+ refugees over the next 3 years.
- Our **Enable!** Network increased their membership by over 50% this year and are supporting a review of our workplace adjustments process through a survey and series of focus groups.

- Our **Ethnicity@Work** network helped to promote Business in the Community's Cross Organisational Mentoring Circles, now in its 8th year, as part of our ongoing participation in their Race Campaign.
- Our **Families & Carers** Network launched a mentoring scheme providing valuable peer support on topics spanning home-working, breastfeeding, multiple births, caring, fertility, pregnancy, and baby loss.
- Our **Mental Wellbeing** Network launched a new podcast and H.E.L.P initiative encouraging colleagues to Hear, Empathise, Lead & Prioritise wellbeing in all that we do.
- Our **Military Network** members represented Santander at the British Ex-Forces in Business Awards where we proudly presented and sponsored the 'Champion of Women Award'.
- Our **Social Mobility Network** promoted training workshops on 'Becoming an Unforgettable Speaker' with LEAD Curriculum, attended by 25 colleagues from across Santander UK.
- Our **Women in Business** Network launched 'Colleague Connect' where members share experiences and problem solve while replacing some of the interaction we've missed in the office.

Embrace
Network

Enable!
Network

**Ethnicity
@Work**
Network

**Families
& Carers**
Network

**Mental
Wellbeing**
Network

Military
Network

**Social
Mobility**
Network

**Women in
Business**
Network

Making Everyday Inclusion a reality for all at Santander

Supporting LGBTQ+ colleagues

This year saw the launch of our **Evolving Minds LGBTQ+ Library** with the support of our Embrace Network to help educate colleagues and raise awareness.

We're also excited to have announced our commitment to Tent and Stonewall's **LGBTQ+ Refugee mentoring scheme**, where a minimum of 50 Santander colleagues will serve as mentors over the next three years.

We're proud to have again been a sponsor for **National Student Pride**, and to have taken part in Stonewall's **Workplace Equality index** as part of our commitment to continuous improvement.

We continue to raise awareness and aim to make Santander a truly inclusive place for our LGBTQ+ colleagues, hosting events throughout the year including our first **Global Santander Pride** event featuring António Simões, our Regional Head of Europe.

We also held events and campaigns for Transgender Day of Visibility, International Day Against Homophobia, Biphobia and Transphobia and Bisexual Awareness Week.

Improving Social Mobility

Improving Social Mobility is a key priority for us as part of our desire to be the place all our people feel they belong and can succeed no matter their background. We're proud to have again been included in **Social Mobility Index** as the highest placed retail bank in 18th position, our highest place so far.

Our latest Global Engagement Survey asked colleagues a question to help us better understand the socio-economic background of our people for the first time based on the occupation of their main household earner when they were about aged 14.

Of the responses received, 49% of our peoples' socio-economic background is Professional, 18% are intermediate and 33% lower. These figures will provide an additional benchmark as we measure the impact of our actions over the coming years.

Our Disability Inclusion Plan

We continue to aim to make Santander an inclusive place for colleagues with disabilities, and we're pleased to have received renewed accreditation as a **Disability Confident Leader**.

We were proud to launch our **Employ Autism** initiative through Santander Universities giving autistic students across the UK access to paid internships and tailored careers support and advice.

This year our employee led Enable! network grew its membership by over 50% by hosting events linked to the International Day of Persons with Disability, the Paralympics and Autism Awareness Week. The network is also supporting a review of our workplace adjustments process as we aim to ensure we're the most disability-friendly bank in the UK.



External recognition and awards

At Santander we want to be the place all our colleagues feel they belong and are supported to succeed. To achieve this, we're continuously looking at how we can improve by working with the best external partners, sharing best practice and benchmarking against our peers.

Our benchmarks

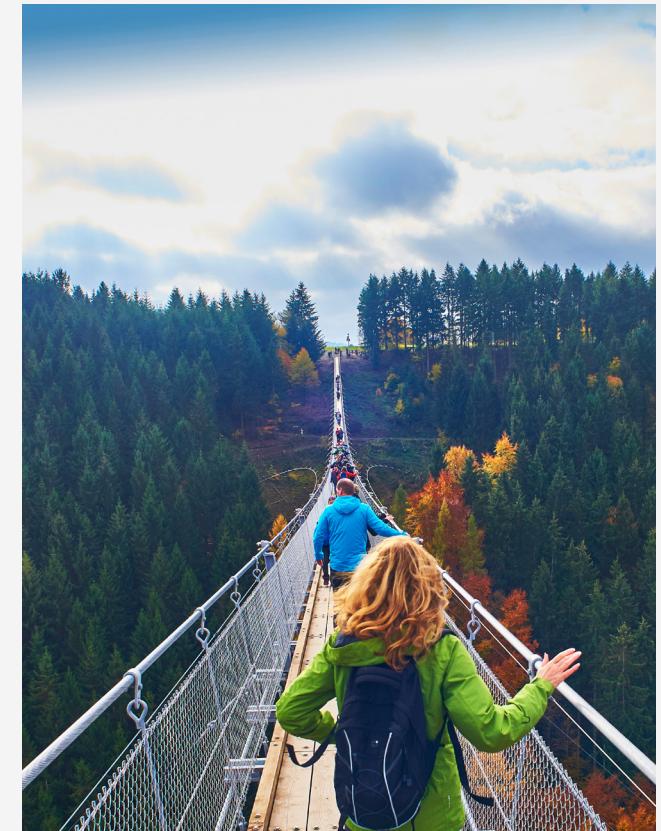
In 2021 we have again been recognised as a **Top Employer** by the Top Employers Institute which is the global authority on certifying excellence in employee conditions including being a diverse and inclusive workforce.

We are also accredited as a **Great Place to Work**, with additional recognition as a Best Super Large Organisation, Best Workplace for Women and for Excellence in Wellbeing.

We are again recognised in **The Times Top 50 Employers for Women**, which celebrates the

best organisations each year for making gender equality a priority and commended for being in the top 10% of organisations appearing in the list in the 11 years since its inception.

We also again feature in the **Social Mobility Index**, appearing in 18th place. This is the third time in a row we have appeared in the index and is our highest position to date reflecting our increasing focus on improving Social Mobility both at Santander and in wider society.



External recognition and awards

Our awards

Our focus on supporting colleagues has received recognition, with Santander being awarded, receiving the **Best Mental Health Wellbeing Strategy** at the Workplace Savings and Benefits Awards.

Our work to support our colleagues and their families' during the pandemic has also seen us receive the award for **Best for Mental Health and Wellbeing** at the Working Families Best Practice Awards.



Our accreditations and commitments

Accreditations help us to ensure we're offering the best support we can to our in the moments that matter most, so we're proud to have received accreditations this year from Tommy's as **Pregnancy & Parenting at Work Champions**, recognising the support we offer to colleagues no matter what their pregnancy and parenting journey looks like.

We have received '**Carer Confident – Active**' accreditation through Carers UK's Employers for Carers Campaign and aim to achieve the further 'Carer Confident – Accomplished'

accreditation in 2022 as we look to continuously improve the support our working carers receive. We also continue to be recognised in **The Smallest Things Employer with Heart Charter** for our support for parents or premature babies.

In addition to these accreditations, we also continue to support several initiatives as we aim to help all our people feel they belong, including:



Our external partners

We work with expert external partners to help advise us as we aim to be the most inclusive place for our people. These organisations help us in a range of ways, including by providing access to resources, reviewing policies, facilitating knowledge exchanges with other forward-thinking organisations, helping us attract the most talented and diverse talent, and facilitating training and listening sessions for our people. Our partners include:



Appendix: Our gender pay and bonus gap disclosure

Under the Gender Pay Gap reporting regulations we are required to publish the Gender Pay Gaps in respect of each of the Santander employing entities with more than 250 employees at the snapshot date (5 April 2021).

Employer	Gender Pay Gap (mean)	Gender Pay Gap (median)	Gender bonus gap (mean)	Gender bonus gap (median)	Males receiving bonus pay	Females receiving bonus pay	Top quartile		Second quartile		Third quartile		Lower quartile	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Santander UK Group	30.8%	30.0%	57.9%	37.3%	87.8%	90.6%	63.5%	36.5%	45.2%	54.8%	28.7%	71.3%	35.6%	64.4%
Santander UK PLC	32.6%	30.4%	61.8%	36.2%	87.9%	90.3%	61.0%	39.0%	42.4%	57.6%	27.1%	72.9%	34.0%	66.0%
Santander Consumer UK	30.4%	30.5%	39.5%	33.1%	87.6%	89.8%	66.7%	33.3%	53.4%	46.6%	43.8%	56.3%	33.5%	66.5%
Santander UK Operations	7.1%	5.3%	26.1%	15.3%	90.3%	92.4%	46.6%	53.4%	40.6%	59.4%	30.5%	69.5%	45.2%	54.8%
Santander UK Technology	10.0%	7.7%	12.3%	10.1%	83.4%	86.7%	86.5%	13.5%	77.0%	23.0%	74.0%	26.0%	68.6%	31.4%

Footnote

- Mean Gender Pay Gap: This is the percentage difference between the mean hourly rate of pay for male employees and the mean hourly rate of pay for female employees. Mean averages are calculated by adding up all of the hourly rates of a group of people and then dividing the result by the number of people in the group.
- Median Gender Pay Gap: This is the percentage difference between the median hourly rate of pay for male employees and the median hourly rate of pay for female employees. Median averages are calculated by listing all the pay amounts in numerical order and taking the middle amount (or, if there is an even number of amounts, the average of the two central amounts).
- Mean Gender Bonus Gap: This is the percentage difference between the mean average bonus payment received by male employees and the mean average bonus payment received by female employees. Mean averages are calculated by adding up all of the bonus payments of a group of people and dividing the result by the number of people in the group.
- Median Gender Bonus Gap: This is the percentage difference between the median bonus payment received by male employees and the median average bonus payment received by female employees. Median averages are calculated by listing all the bonus amounts in numerical order and taking the middle bonus amount (or, if there is an even number of bonus amounts, the average of the two central amounts).



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Read more about our diversity and inclusion initiatives:
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