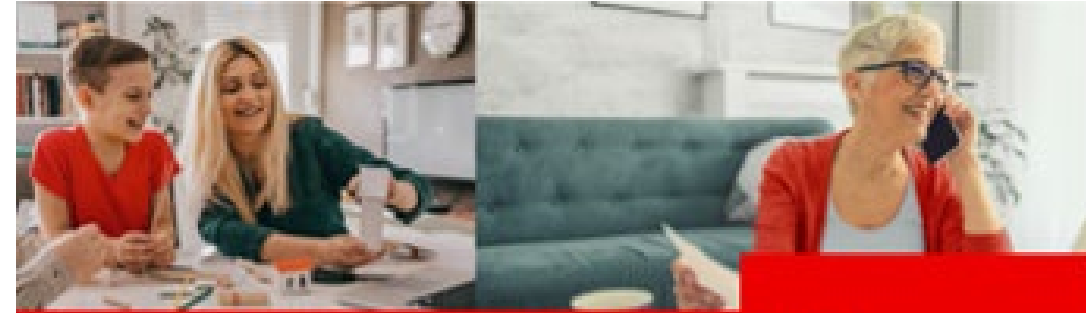


Santander UK Group Holdings plc

# Investor Update

for the nine months ended 30 September 2021

October 2021

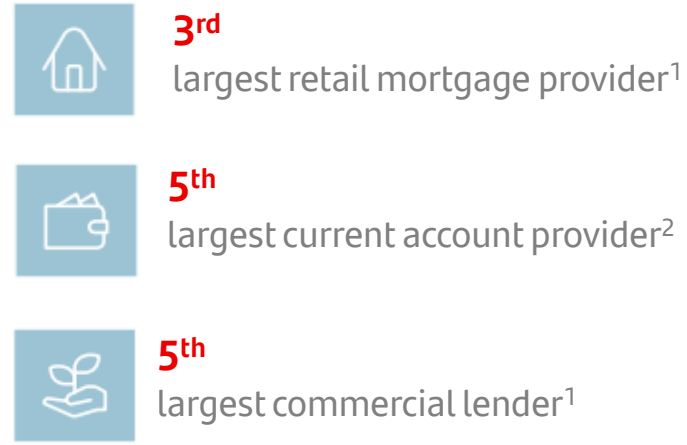


Becoming a digital bank with a human touch



# Customer focused strategy

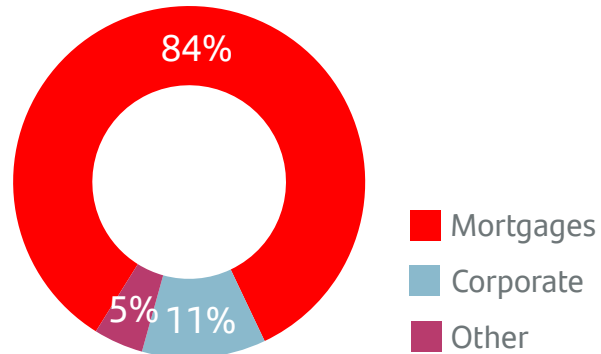
## Well established UK market position



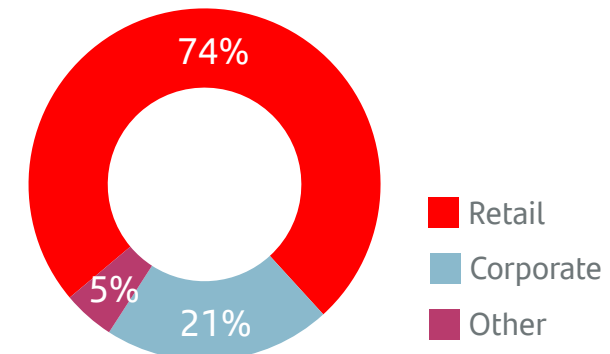
## Our strategic priorities

- 1 Deliver growth through customer loyalty and outstanding customer experience
- 2 Simplify and digitise the business for improved efficiency and returns
- 3 Engage, motivate and develop a talented and diverse team

Customer loans £209.0bn



Customer deposits £193.2bn



1. Santander UK industry analysis of latest available bank and building society reports. Mortgage provider: UK mortgage stock, Retail Banking divisions. Commercial lender: UK commercial lending stock, Corporate and/or Commercial Banking divisions (excludes investment banking). | 2. CACI's CSDB, Stock, volume, at July 2021

# Further embedding ESG to build a more responsible bank



## Environmental: supporting the green transition

### Helping customers go green

**£3.3bn**

Green Finance since 2019<sup>1</sup>

**1st**

Top UK lender for renewables, 2020<sup>2</sup>



### 2,800 EnergyFact reports issued

for mortgage customers to help improve the energy efficiency of their properties

### 'Net Zero with Nature' Founding Partner

for UK National Parks nature restoration initiative

### Going green ourselves

**98%**

single-use plastic removed from sites

**Carbon Neutral**

in our own operations

### Aligning to Paris targets

**95%<sup>3</sup>**

negligible/very low flood risk mortgage lending

**Engaged >230 large clients**

as part of the CBES



## Social: building a more inclusive society

### Talented & diverse team

#### Top Employer

UK and Europe<sup>4</sup>

**23.7%**

women in leadership positions

#### Best Workplaces for Women™

list of super large companies accreditation for 2021

### Financially empowering people

**On track to financially empower 150,000**

people in 2021

**>119,000**

Unique downloads of number games initiative to help improve maths skills

### Supporting society

**9,765** university scholarships granted

#### Union Black: Britain's Black Cultures and Steps to

**Anti-Racism** - launched free course with 90 UK University partners reaching 10,000 students in 2021



## Governance: doing business the right way

### A strong culture: Simple, Personal, Fair

**77% employees**

proud to work for Santander

**Remuneration policy**

takes account of people and sustainability performance

### Enhanced ESG governance

**24 Sustainability Business Partners**

embedding ESG across the bank

**Established climate governance**

with Board oversight and executive leads

**Reputational Risk Forum and Product & Initiative approval processes**

consider sustainability as a core assessment element

### ESG HY update



CLICK



Banco Santander United Kingdom

## Strong 9M21 results with higher operating income

9M21  
vs 9M20<sup>1</sup>

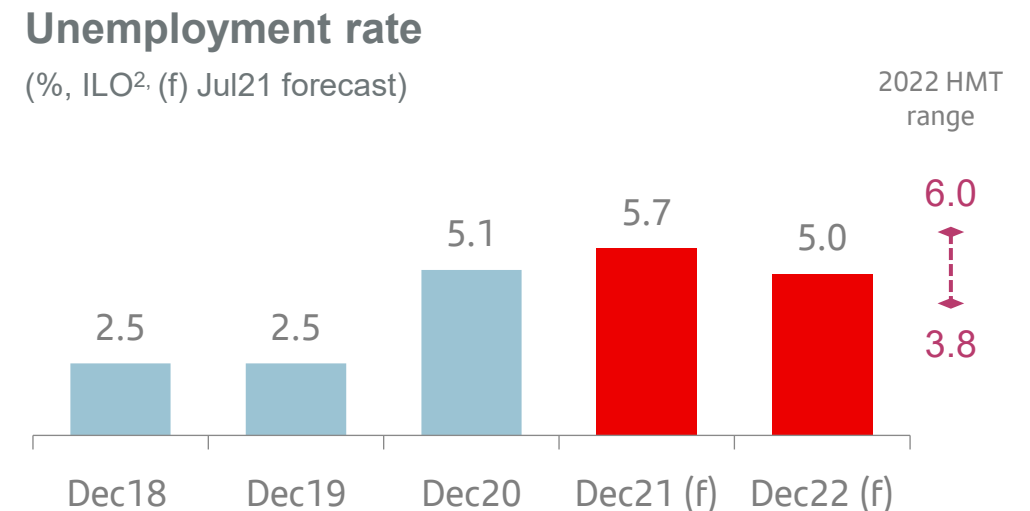
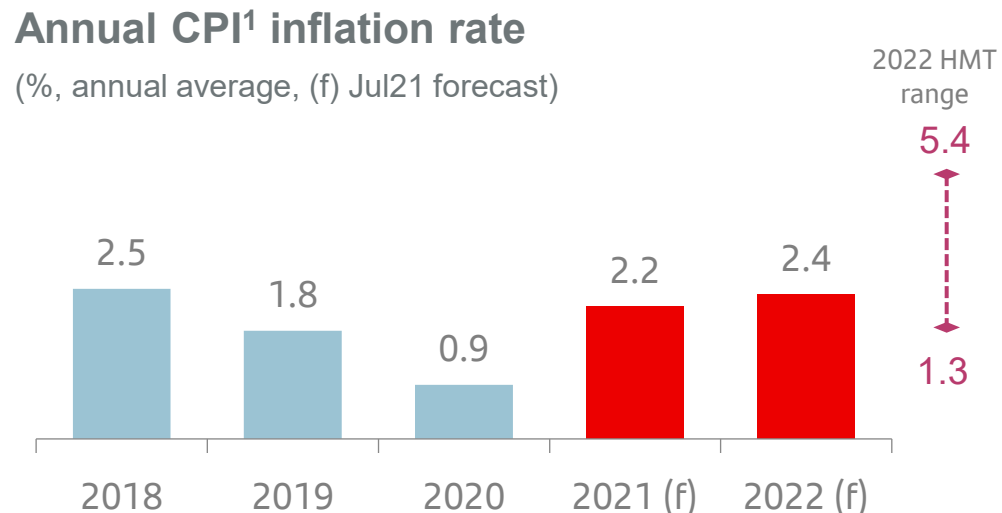
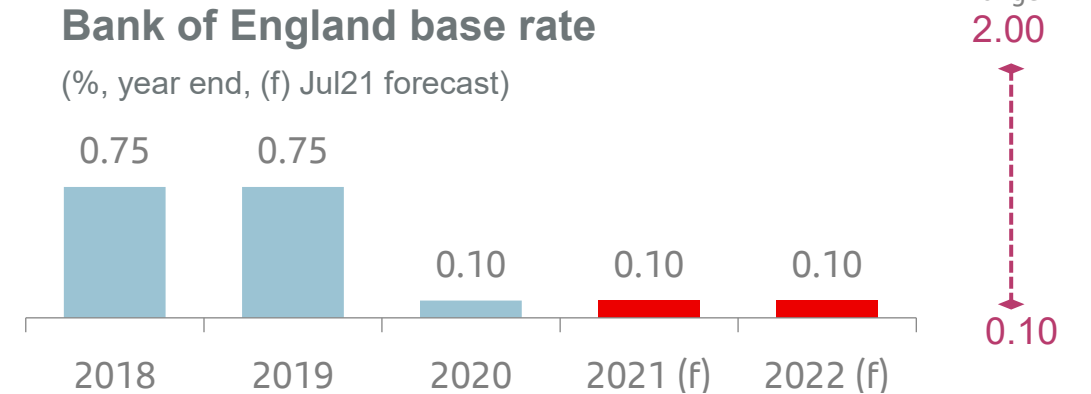
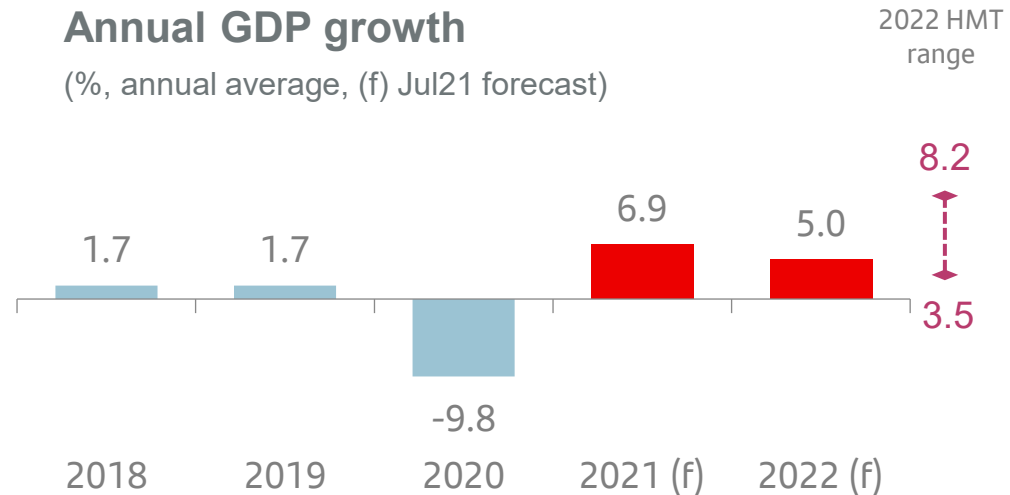
	Statutory	Adjusted <sup>2</sup>
Net-interest income	£2,968m +25%	£2,968m +22%
Non-interest income	£445m +9%	£302m -4%
Operating expenses	£1,920m +5%	£1,627m -2%
Credit impairment write-backs	£170m n.m.	£170m n.m.
Provisions	£225m +67%	£112m +29%
Profit before tax	£1,438m +381%	£1,701m +272%

- Adjusted Banking NIM up 32bps to 1.91%
- Adjusted CIR down to 50%
- Operating income up 22% driven by higher net interest income following deposit repricing
- Operating expenses up 5% driven by £221m transformation programme investment, adjusted operating expenses fell 2%
- Credit impairment write-backs given the UK economic recovery and release of Covid-19 related provision
- £113m provisions related to the transformation programme



1. See slide 26 for the consolidated income statement for 9M21. | 2. Non-IFRS measures. The financial results were impacted by a number of specific income, expenses and charges with an aggregate impact on profit from continuing operations before tax of £263m in 9M21 and £158m in 9M20, see Quarterly Management Statement for 9M21 for more detail.

# UK economic recovery continues, although uncertainty remains



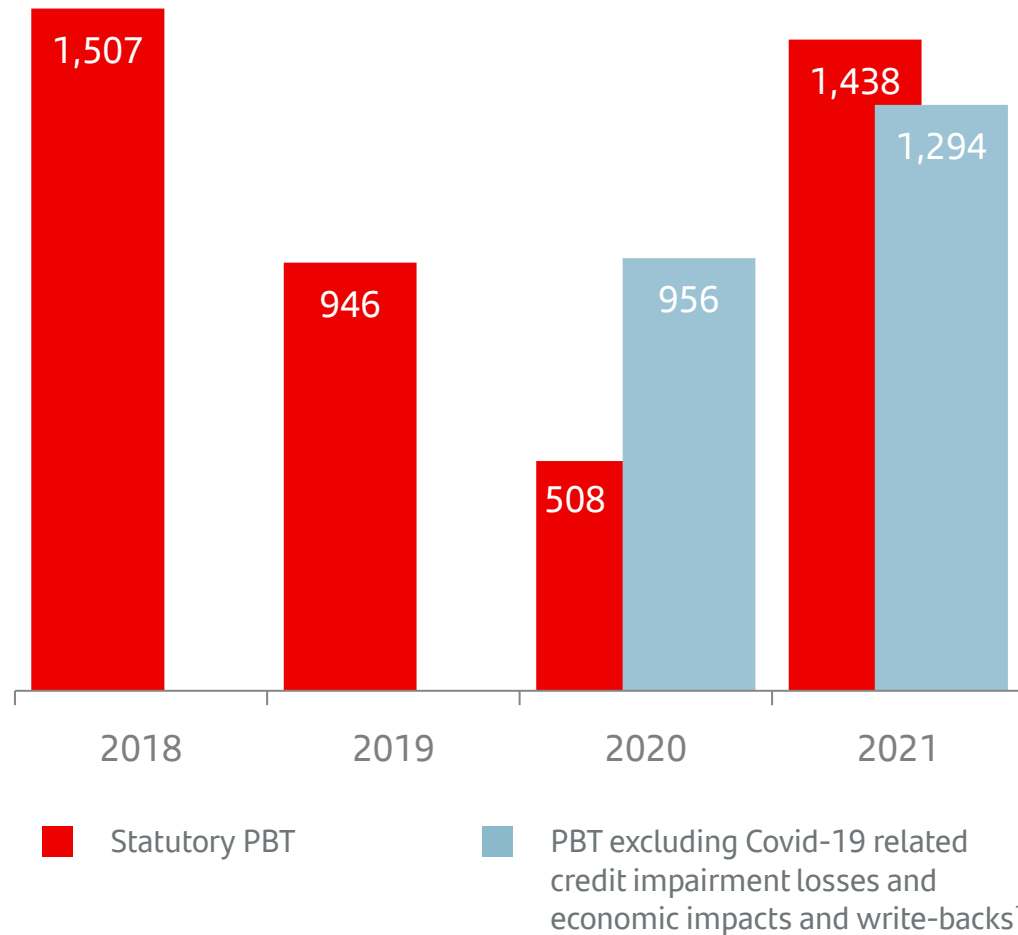
2018, 2019 and 2020 source: Office for National Statistics and Bank of England. 2021 (f) and 2022 (f) source: Santander UK forecasts at July 2021.

2022 HMT range source: HM Treasury Consensus at September 2021 with forecasts made in the latest 3 months available (July, August and September) included.

1. Consumer Price Index. | 2. International Labour Organisation.

## Improving returns with strong capital and liquidity

Profit before tax  
(£m)



KPIs	2018	2019	2020	9M21
CET1 capital ratio (%)	13.2	14.3	15.2	16.6
LCR (%)	164	142	150	145
Leverage ratio (%)	4.5	4.7	5.1	5.4
Banking NIM (%)	1.81	1.64	1.63	1.91
Adj. Cost-to-income ratio (%)	54	59	60	50
Cost of risk (bps) <sup>2</sup>	7	10	31	-3
Stage 3 ratio (%)	1.25	1.15	1.42	1.45



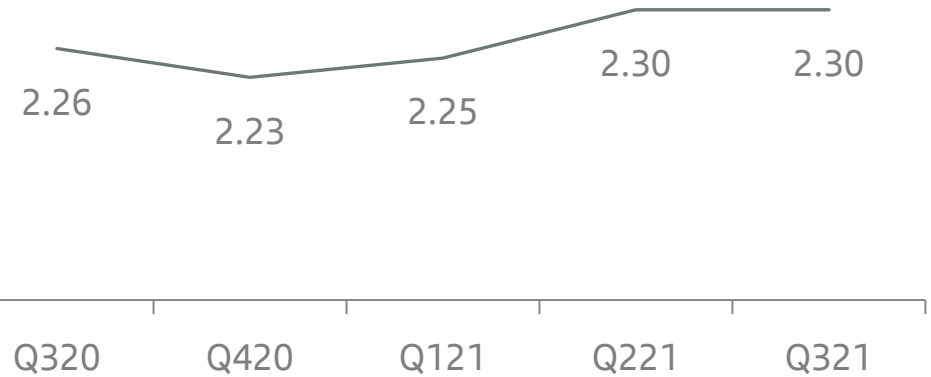
1. Covid-19 related impairment losses and economic impacts in 2020 of £448m with write-backs of £144m in 9M21. | 2. Cost of risk (CoR) is rolling 12-month credit impairment losses as a percentage of average customer loans.

# Banking NIM improvement largely driven by deposit repricing

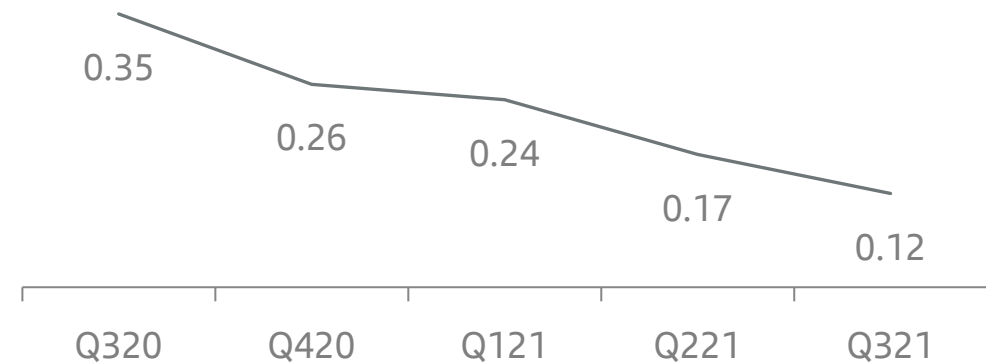
Adjusted Banking NIM<sup>1</sup>  
(%)



Customer loan yield  
(%)



Customer deposit cost  
(%)

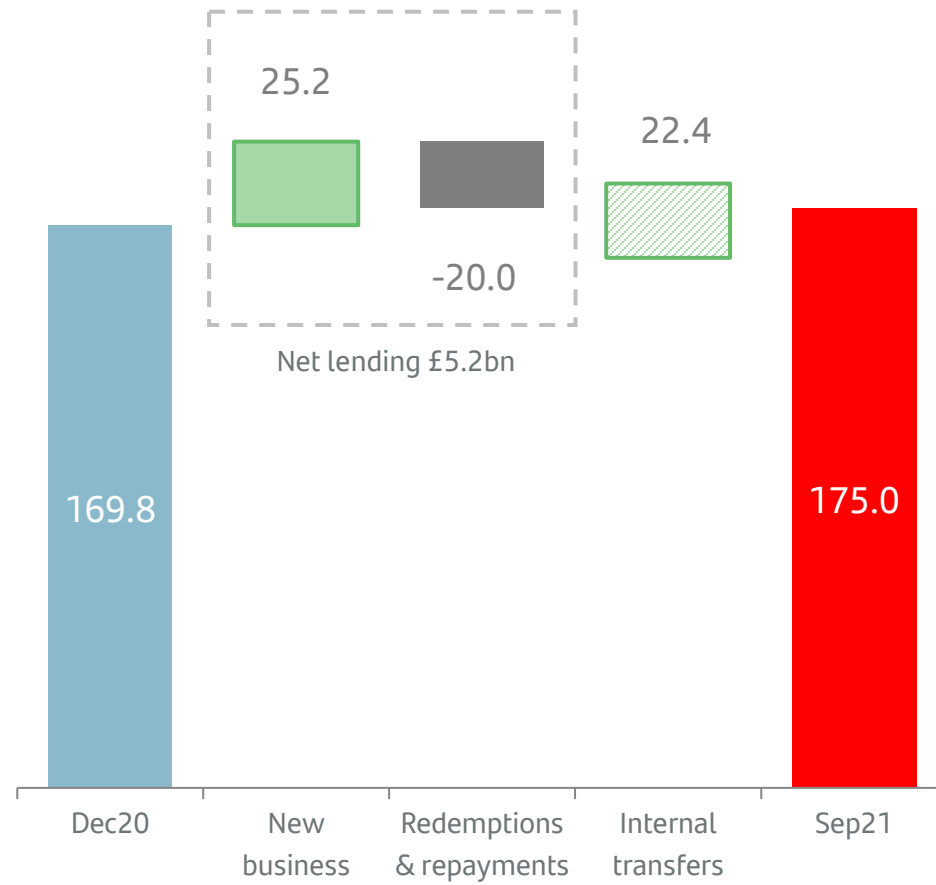


1. Adjusted Banking NIM is calculated as adjusted net interest income divided by average customer assets. | 2. Includes cost of wholesale funding and income from liquid assets (LAB).

# Net mortgage lending of £5.2bn

## Mortgage lending breakdown

(£bn)



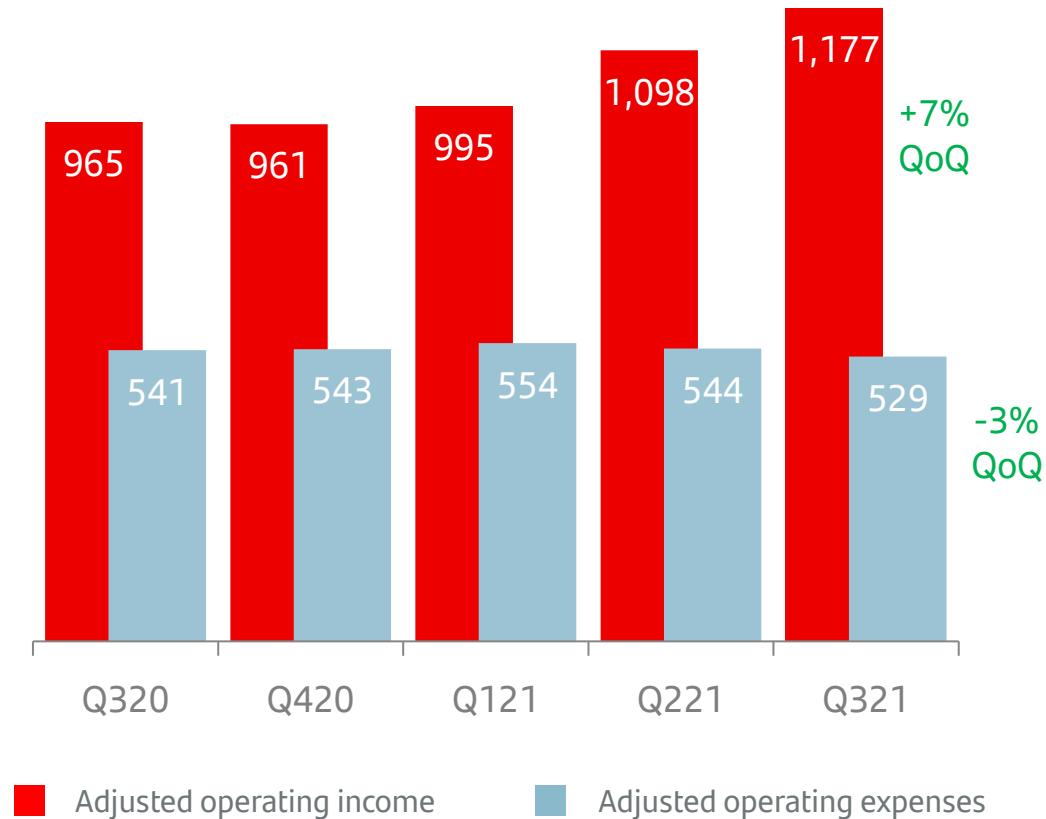
## 2021 Outlook

- Although GDP has recovered in 2021, uncertainties remain for the UK economy. We anticipate the ongoing effects of Covid-19, supply chain disruption and dislocation in the labour market are likely to have an impact on the sustainability of the recovery while inflationary pressures and the impact on interest rates are likely to have implications for bank earnings
- We expect 9M21 adjusted BNIM to be broadly maintained for the full year. Increased competition for lending has affected mortgage application pricing which is likely to impact mortgage margins in the near term
- The credit environment continues to be benign and subject to no further economic setbacks, we do not expect a deterioration of our credit performance for the rest of the year

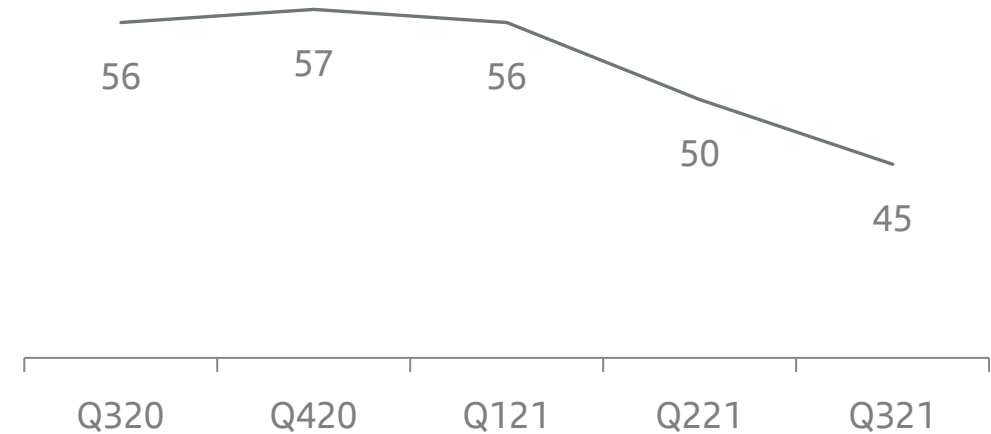


# Multi-year transformation programme focused on efficiency and customers

Adjusted operating income and expenses<sup>1</sup>  
(£m)



Adjusted cost-to-income ratio<sup>1</sup>  
(%)

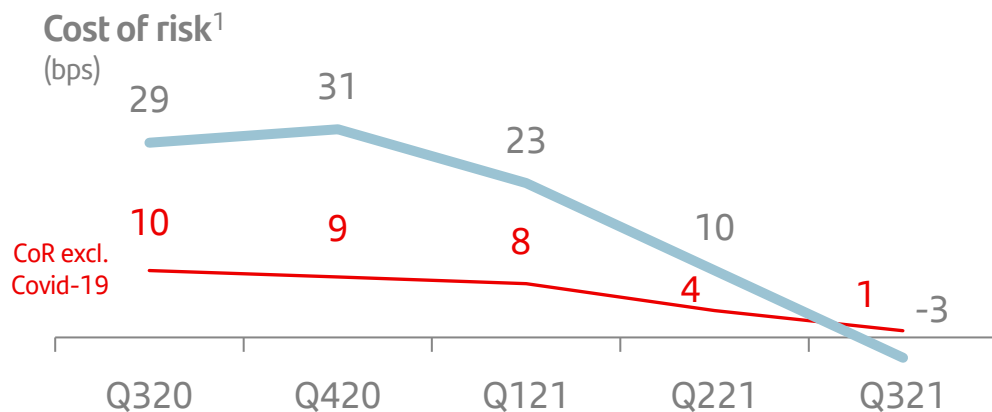


- Strategic focus on efficiency and meeting the changing needs of our customer and people
- 40% reduction in head office space, 111 branches closed in 2021

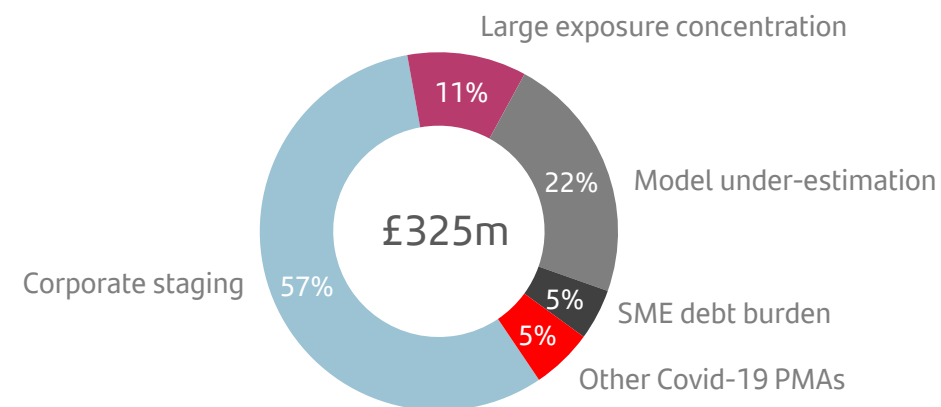


<sup>1</sup> Adjusted operating income and expenses from continuing operations. See Quarterly Management Statement for 9M21 for further details and a reconciliation of adjusting items.

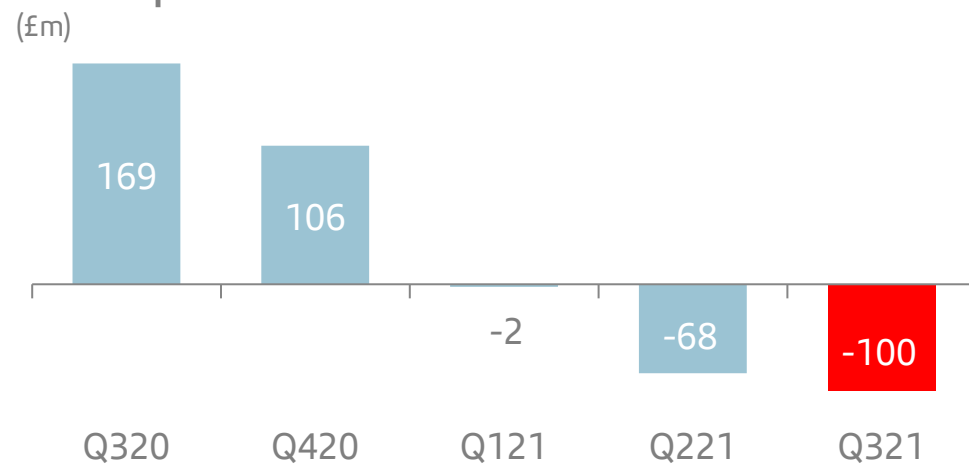
# Credit impairment write-backs with partial release of Covid-19 related provisions



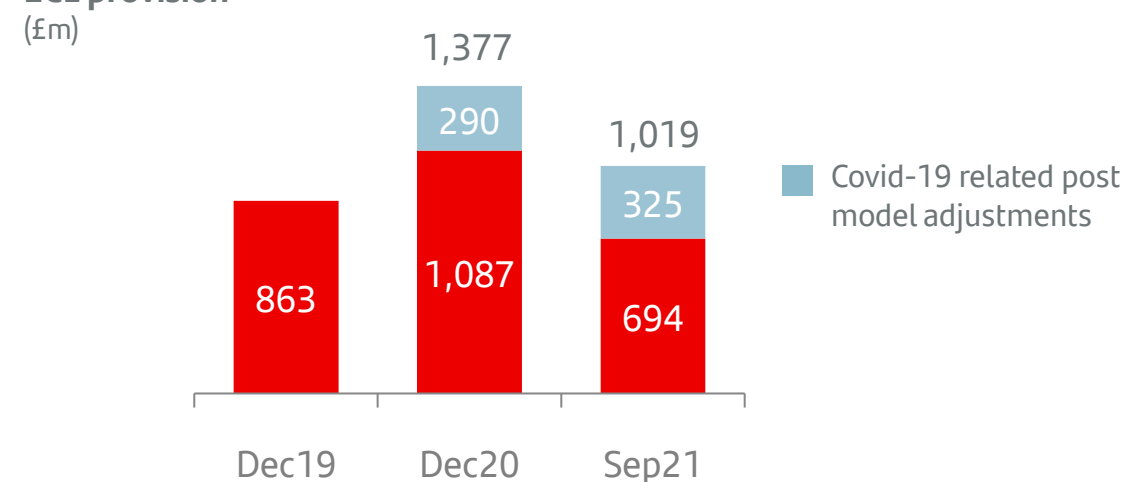
## Covid-19 related post model adjustments<sup>2</sup>



## Credit impairment losses

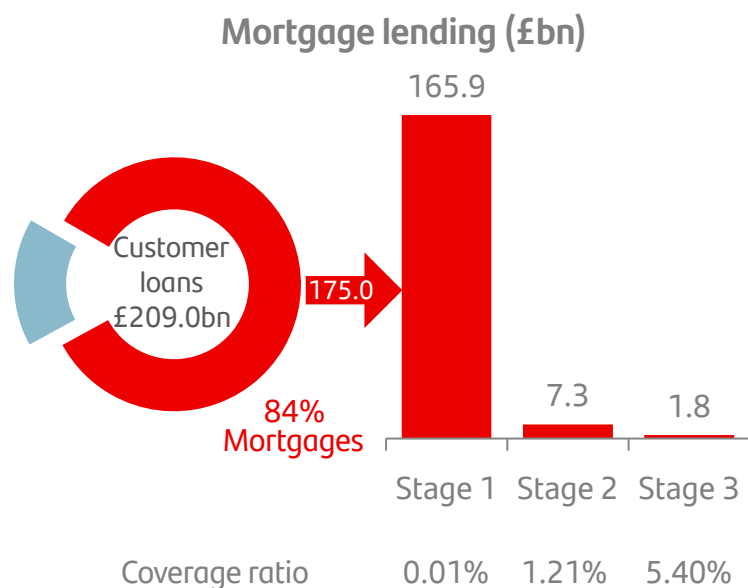


## ECL provision

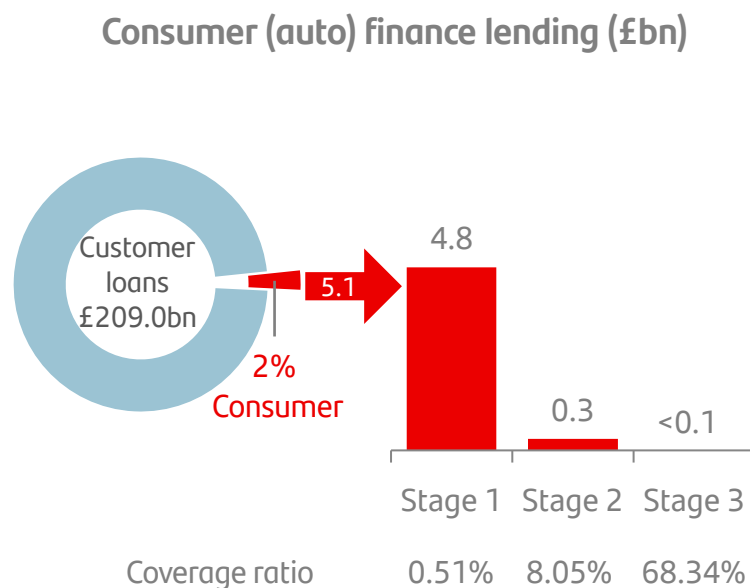


1. Cost of risk (CoR) is rolling 12-month credit impairment losses as a percentage of average customer loans. CoR excluding Covid-19 related credit impairment losses and economic impacts in 2020 of £448m with write-backs of £144m in 9M21. | 2. Post model adjustments (PMA) to ECL.

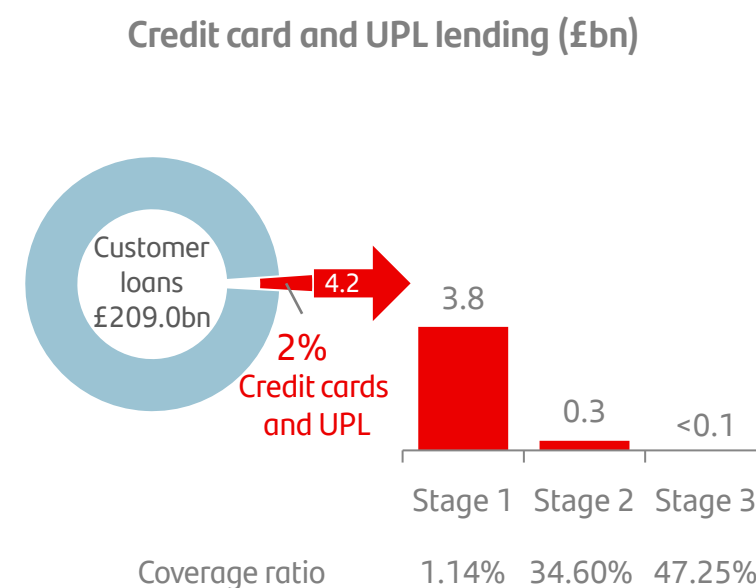
## Proven balance sheet resilience with limited unsecured retail exposure



- 88% of customers have LTV of <75%
- 64% LTV: new business
  - 61% LTV: London lending
  - 68% LTV: buy-to-let lending



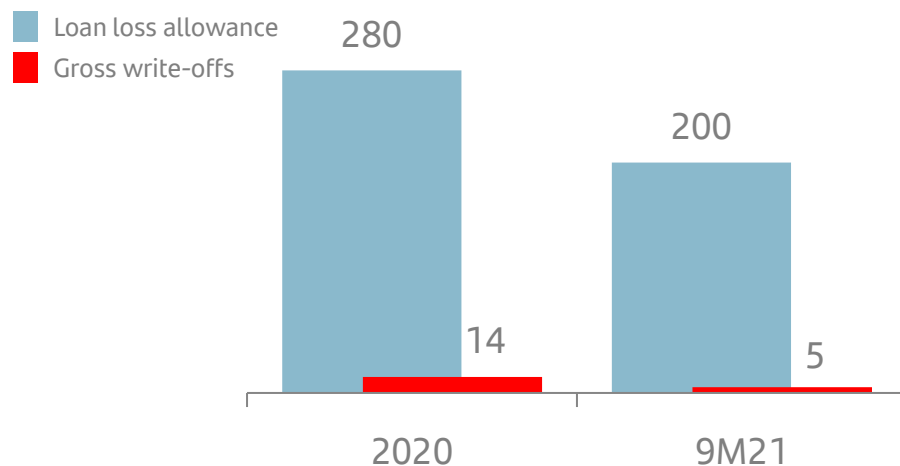
- Prime lending with 83% of the book secured on the vehicle



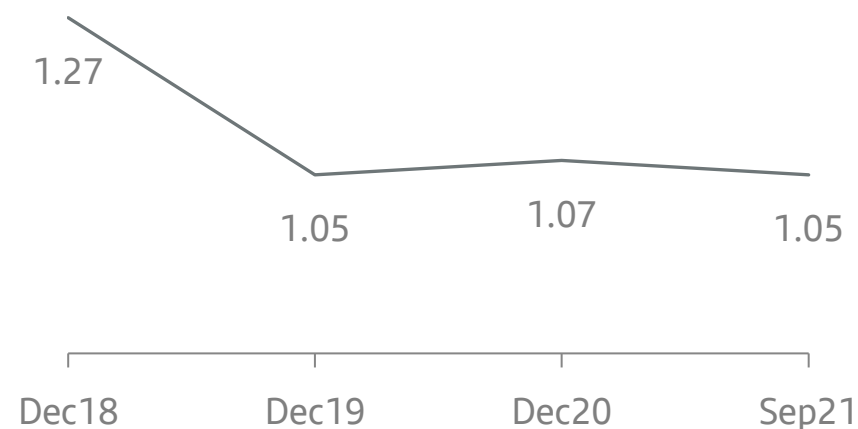
- 57% credit card customers pay-off balance in full each month
- 46% of UPL have average loan balance of <£5k

# Prime mortgage portfolio reflects our prudent approach to risk

## Loan loss allowance and write-offs (m)



## Mortgage lending stage 3 ratio<sup>1</sup> (%)



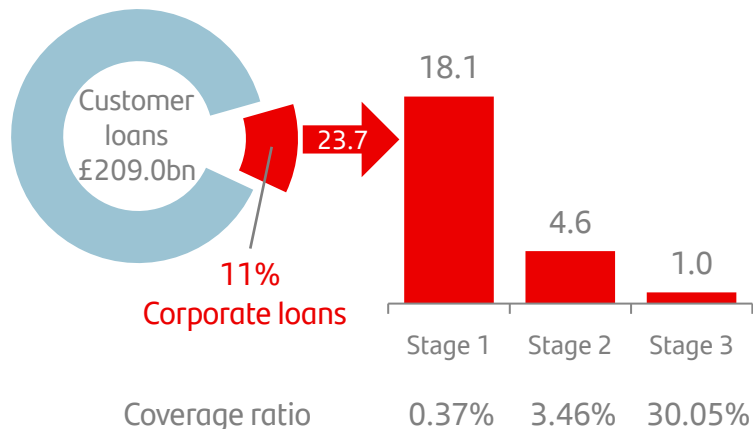
Stock LTV distribution		Mortgage loan size		Borrower profile		Interest rate profile	
>100%	0%	>£2.0m	<1%	Home movers	43%	Fixed rate	83%
>85-100%	2%	£1.0 to £2.0m	2%	Re-mortgagers	29%	Variable rate	11%
>75-85%	10%	£0.5m to £1.0m	9%	First-time buyers	20%	Standard variable rate <sup>3</sup>	6%
>50-75%	44%	£0.25m to £0.5m	29%	BTL	8%		
Up to 50%	44%	<£0.25m	60%				
<b>Average LTV</b>	<b>41%</b>	<b>Ave. loan size (stock)<sup>2</sup></b>	<b>£172k</b>	<b>BTL balance</b>	<b>£14.3bn</b>	<b>SVR balance<sup>3</sup></b>	<b>£11.1bn</b>



1. Stage 3 ratio is the sum of Stage 3 drawn and Stage 3 undrawn assets divided by the sum of total drawn assets and Stage 3 undrawn assets. | 2. Average loan size of new business £234k. | 3. Standard variable rate: reversion rate products includes follow on rate.

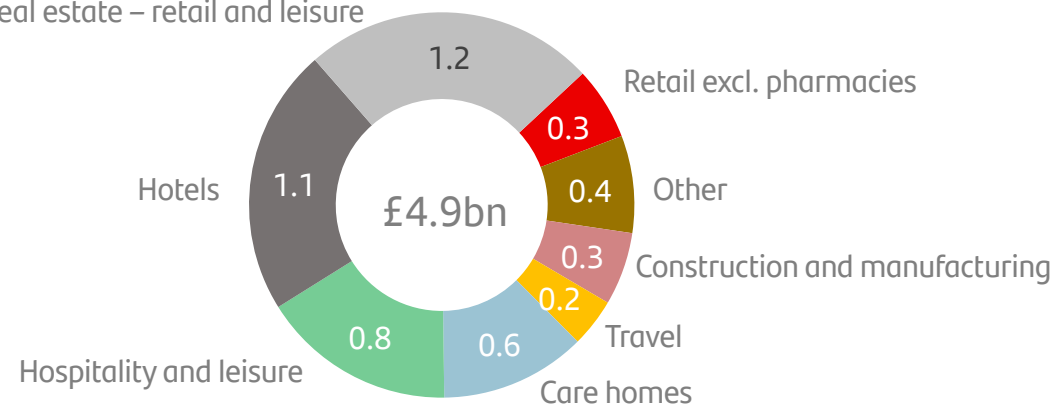
## Diversified corporate portfolio with prudent coverage ratio

### Corporate loans<sup>1</sup> (£bn)

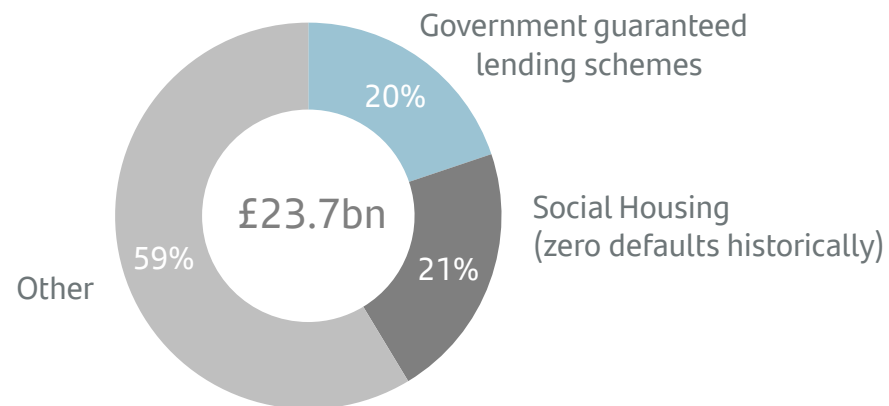


### Exposure to most-at-risk Covid-19 sectors<sup>2</sup> (£bn)

Real estate – retail and leisure



### Corporate loans customer sector split



- Transfer of substantially all of the Santander UK CIB business to SLB by way of a Part VII banking business transfer scheme
- The migration of the business under the Part VII banking business transfer scheme completed on 11 October 2021



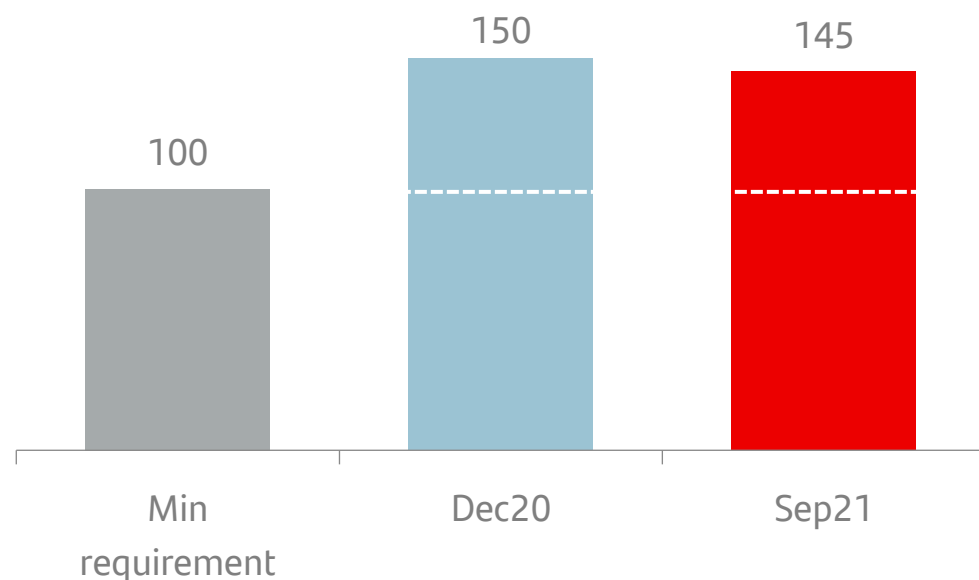
1. Corporate loans consists of Corporate lending (CCB, CIB and Business Banking) and non-core loans in Corporate Centre (which is mostly Social Housing). |

2. Exposure includes drawn and undrawn amounts, excludes lending through BBLs and SCIB.

# Fixed Income Appendix

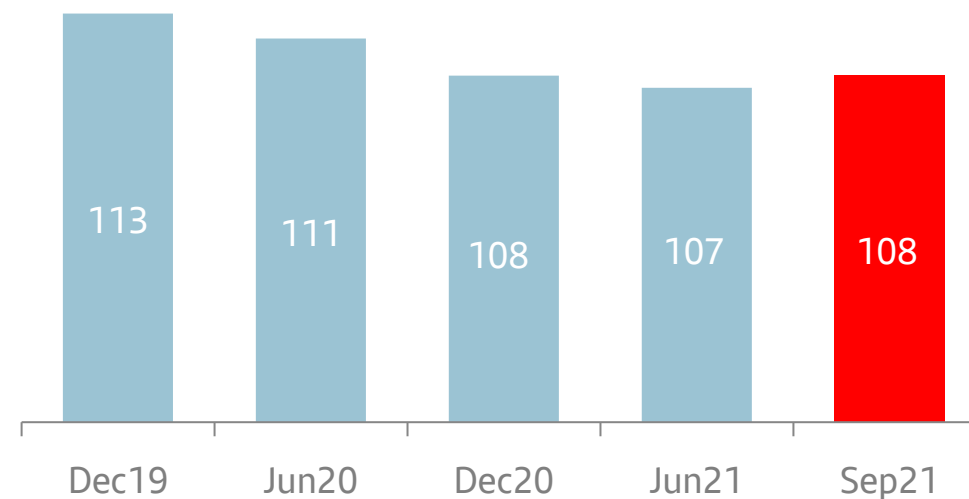
## Robust funding and liquidity position

Liquidity coverage ratio  
(%)



- LCR of 145% reduced from 150% at year end, but remains significantly above regulatory requirements
- £14bn liquidity buffer above the 100% LCR requirement

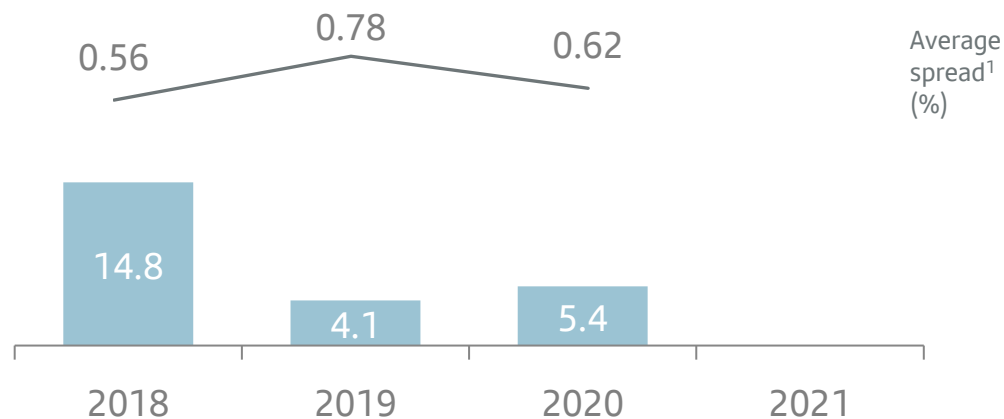
Loan to deposit ratio  
(%)



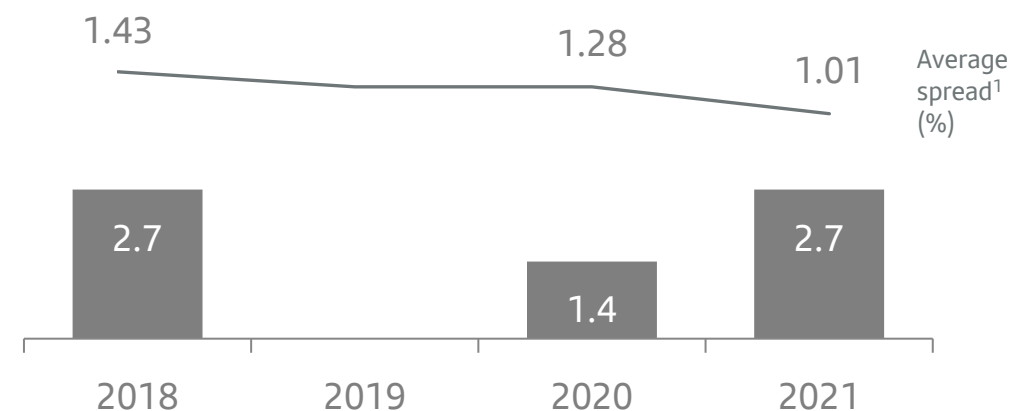
- The loan to deposit ratio has stabilised in Q3 following the reduction in 2020 and H1 2021 due to customer deposit balances growing through the Covid-19 pandemic

## Strong funding position across a diverse range of products

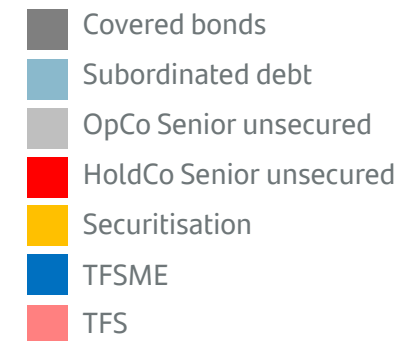
### OpCo issuance (£bn)



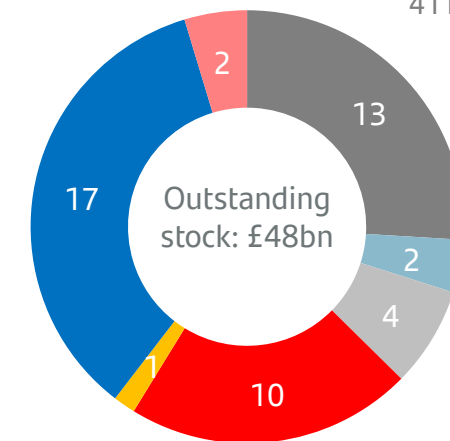
### Senior HoldCo issuance (£bn)



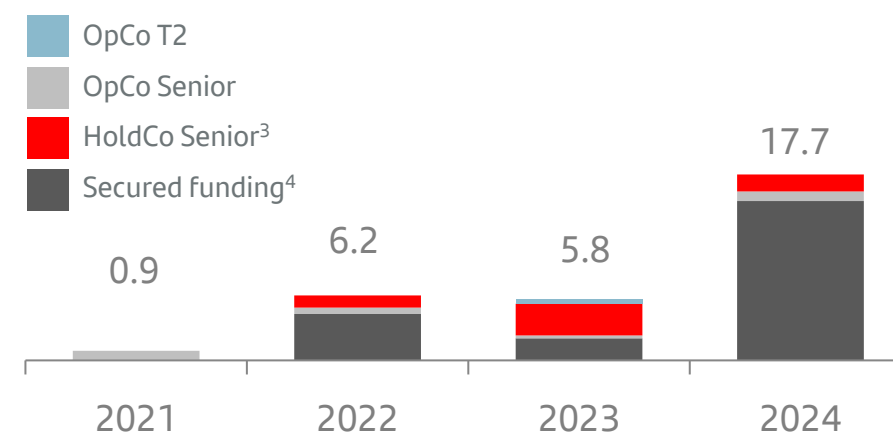
### Term funding stock (£bn)



Average duration:  
41 months



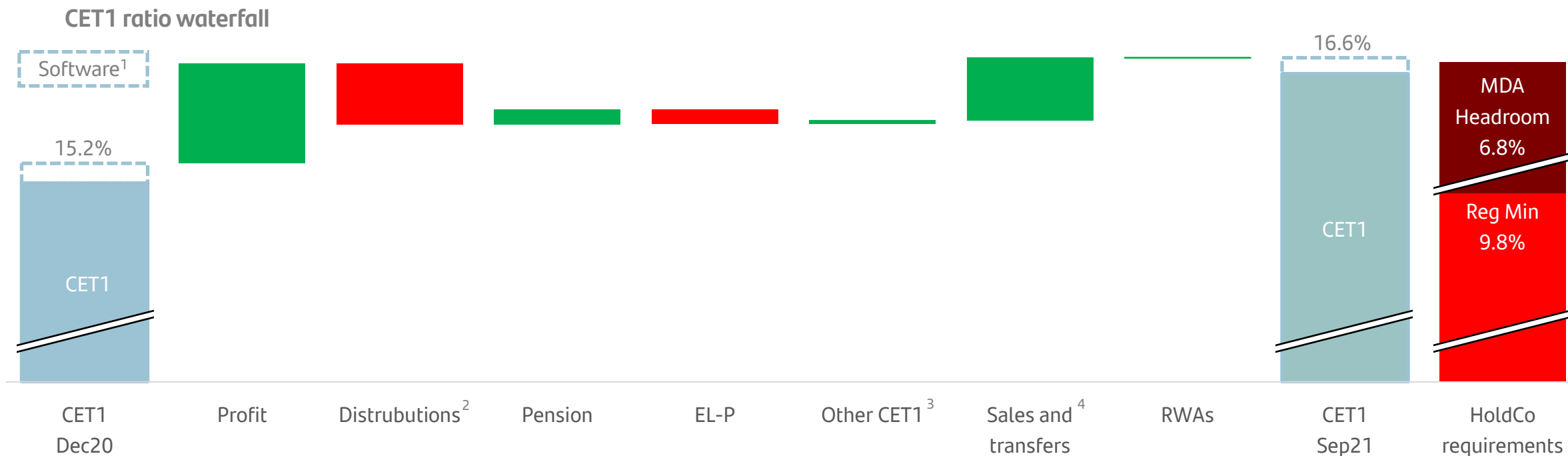
### MTF maturities (£bn)<sup>2</sup>



1. Average spread is the weighted margin above SONIA for issuance in that calendar year. | 2. Includes issuances from Santander Consumer Finance UK. | 3. Earliest between first call date and maturity date. | 4. Including TFS and TFSME.



## Continued resilience through strong capital position



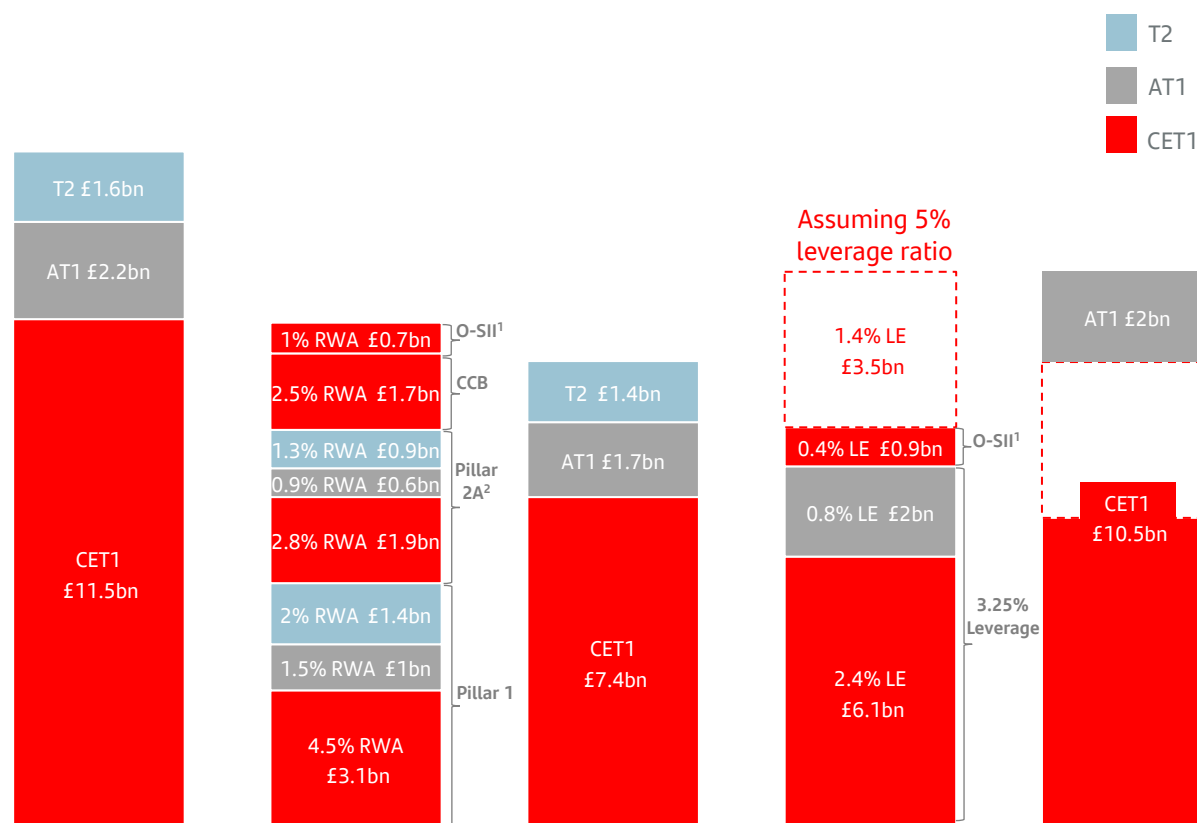
- CET1 capital ratio increased 140bps to 16.6%, 680bps above the threshold for MDA, and the UK leverage ratio improved 30bps to 5.4%, 180bps above regulatory minimum, both largely as a result of retained profits and reductions in RWA and leverage exposures
- Both the CET1 and UK leverage ratio benefited from transfer of part of the CIB business to SLB, the sale of our shareholding in PSA to PSA Financial Services Spain and the sale of £570m of UK mortgages
- An assessment of any capital surpluses will take place during Q421



1. CET1 capital ratio includes a benefit of c30bps from the change in treatment of software assets outlined in the EBA technical standard on the prudential treatment of software assets | 2. Includes actual and foreseeable distributions on ordinary shares, preference shares and AT1 instruments. | 3. IFRS adjustment, intangible assets and other CET1. | 4. Includes Asset sales and CIB transfers.

# Capital positioning against dual regulatory requirements

Capital resources      RWA capital requirements      Leverage capital requirements



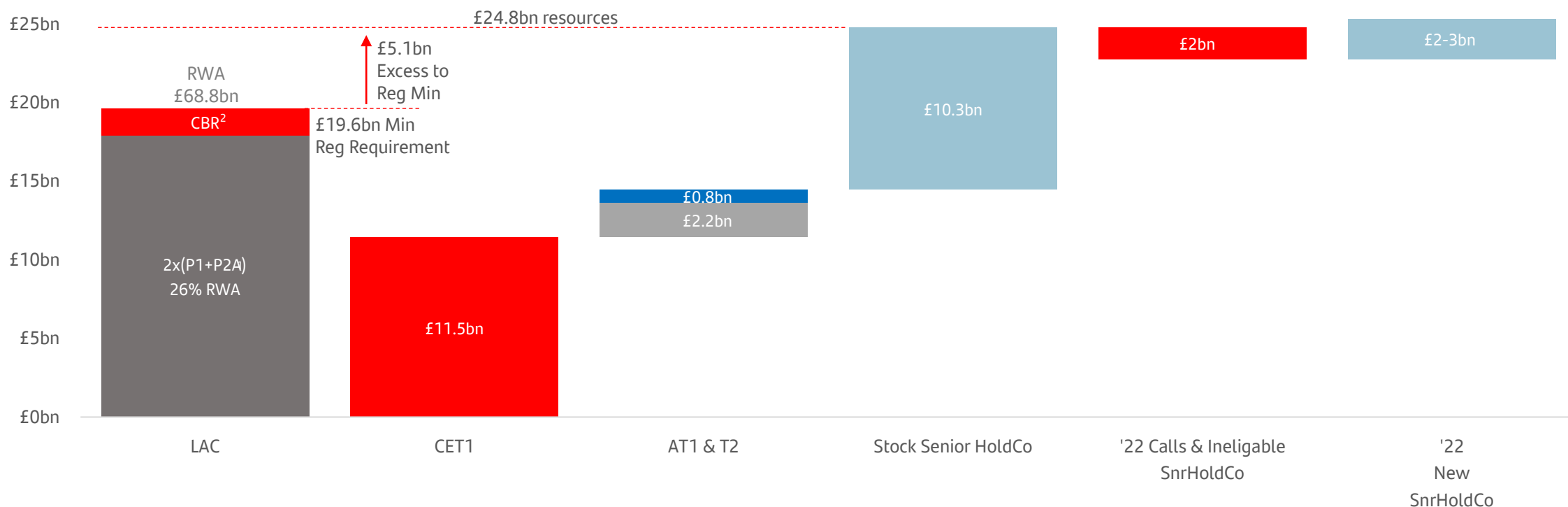
- Our AT1 and CET1 outstanding amounts are driven by leverage
- From an RWA perspective part of our T2 requirements are met with CET1 and AT1
- CET1 capital ratio includes a benefit from software of c30bps and UK leverage ratio c10bps
- At 30 September 2021 SanUK's P2A capital requirement remained with an RWA percentage based element

Capital and leverage	Dec18	Dec19	Dec20	Sep21
CET1 ratio (%)	13.2	14.3	15.2	16.6
RWAs (£bn)	78.8	73.2	72.9	68.8
UK leverage ratio (%)	4.5	4.7	5.1	5.4
Leverage exposure (£bn)	275.6	269.2	259.0	250.3



1. Distribution restrictions expected to apply if Santander UK's CET1 ratio fell between current Regulatory Minimum Capital level, equal to CRD IV 4.5% minimum plus Pillar 2A and the CRD IV buffers. | 2. At 30 September 2021, Santander UK Group Holdings plc and Santander UK plc Pillar 2A requirements were 5.02% (2.8% CET1).

## End state Loss Absorbing Capacity HoldCo requirements<sup>1,2</sup>



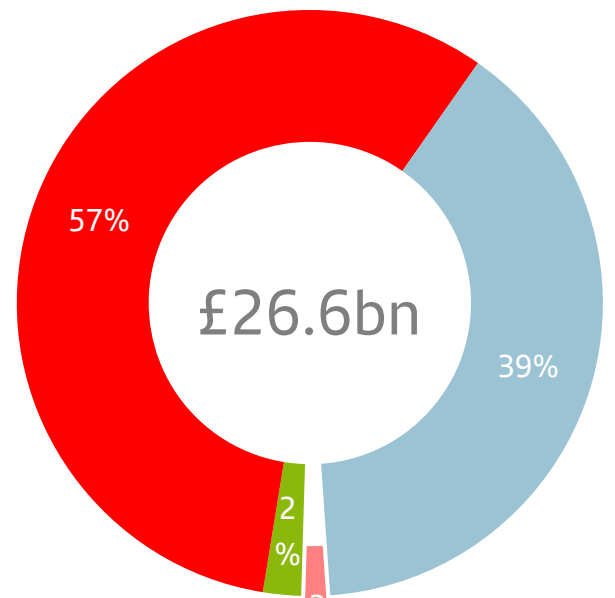
- Santander UK is fully compliant with end state MREL requirements
- We expect to issue between £2bn and £3bn of MREL in 2022 during which time c.£0.8bn of existing HoldCo senior will become ineligible
- MREL recapitalisation management buffer size will be driven by the value of HoldCo senior unsecured securities due to become MREL ineligible during the preceding 6 months plus a buffer for FX movements



1. At Sep21, Santander UK Group Holdings Pillar 2A requirements was 5.02%. | 2. Combined Buffer Requirement includes CCB 2.5% and CCyB 0% and will be met exclusively with CET1.

# Non material amounts of legacy ineligible capital

Capital and Senior HoldCo instruments (£bn)



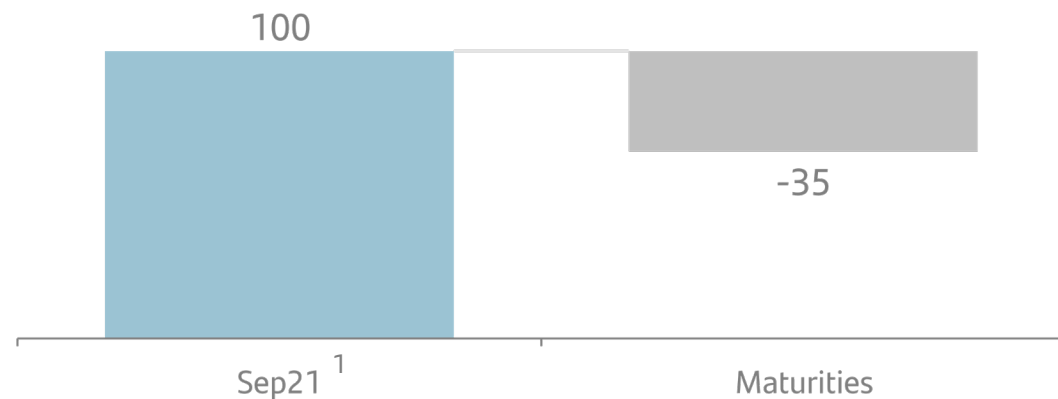
- Legacy Ineligible
- Legacy Eligible
- Capital
- Snr HoldCo

			2022+	2025+
10.0625% Perp	£200m	Tier 2	Tier 2	Tier 2
7.95% '29	£159m	Tier 2	Ineligible	Ineligible
7.125% Perp	£28m	Ineligible	Ineligible	Ineligible
6.5% '30	£22m	Tier 2	Tier 2	Tier 2
5.875% '31	£11m	Tier 2	Tier 2	Tier 2
Pref Shares	£325m	Tier 2	Tier 2	Tier 2
7.037% RCI	£235m	Ineligible	Ineligible	Ineligible
		<b>Ineligible</b>	<b>£263m</b>	<b>£422m</b>

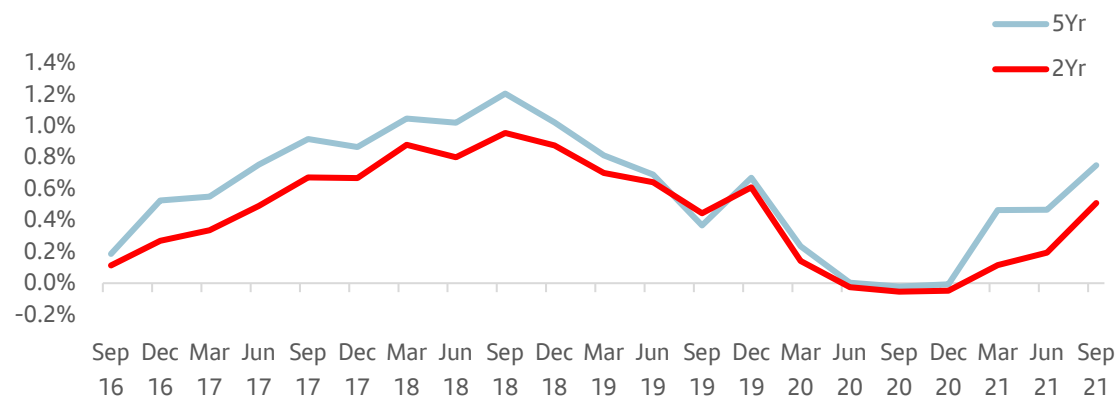
# Structural hedge to protect against lower interest rates

## Structural hedge

(£bn)



## Sonia swap rates



- Our structural hedge reduces the economic impact of the volatility of short-term interest rate movements on balance sheet
- Investable balance made of equity, current accounts and savings that are insensitive to market rate movements
- The average duration of the structural hedge is 2.5 years
- There are c£35bn of maturities available for re-investment over the next year
- Structural hedge consists primarily fixed rate mortgages, yield is therefore driven from swap rates that would have swapped fixed rate mortgages to floating assets
- Maturities over the coming year, if re-invested at current market rates, will allow us to increase the overall yield of the structural hedge

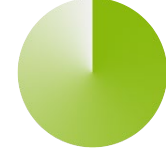
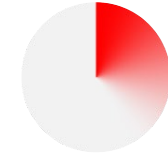
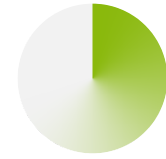
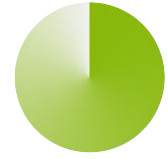
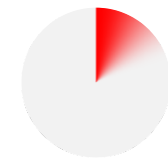
# Regulatory change – potential impacts

- Revised Definition of Default and EBA road map changes
- Hybrid mortgage IRB model
- Software assets and standardised approach for counterparty credit risk
- End of temporary transition power (UK law following end of EU exit)
- CRR leverage ratio discontinued
- Implementation Basel IV (3.1) in January 2023/25

CET1 ratio

UK leverage ratio

MREL



## Credit ratings – October 2021

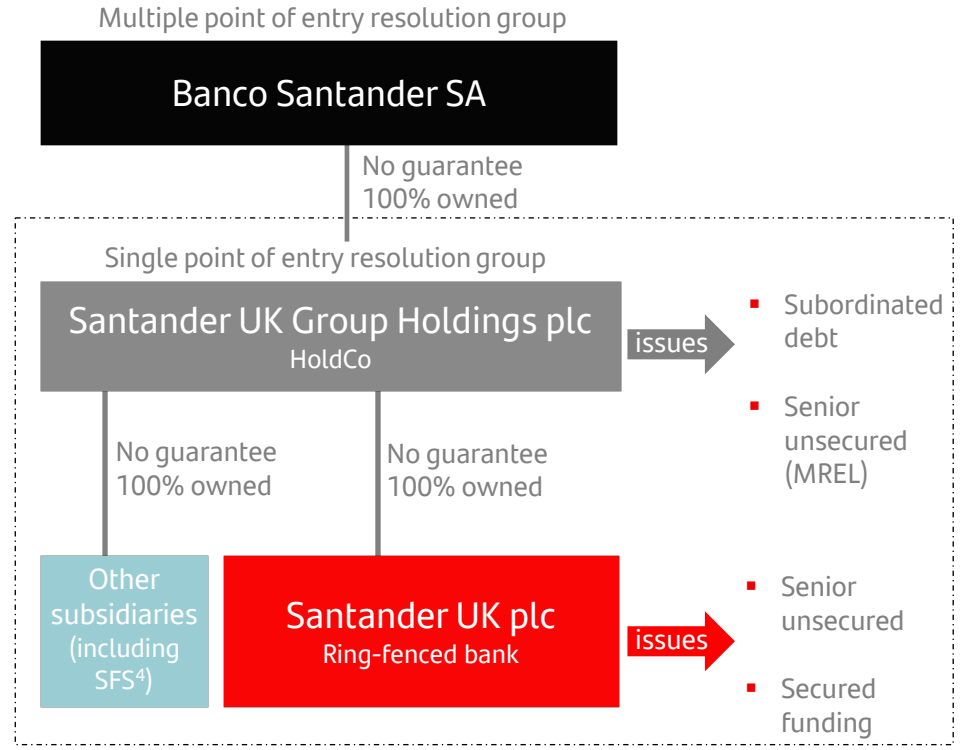
S&P		A / A-1 / Stable
AAA	OpCo	Covered Bond
AA+		
AA		
AA-		
A+		
<b>A</b>	<b>OpCo</b>	<b>Senior Unsecured</b>
A-		
BBB+		
BBB	HoldCo	Senior Unsecured
BBB-		
BB+	HoldCo	Tier 2
BB		
BB-		
B+	HoldCo	AT1

Moody's		A / P-1 / Stable
Aaa	OpCo	Covered Bond
Aa1		
Aa2		
Aa3		
<b>A1</b>	<b>OpCo</b>	<b>Senior Unsecured</b>
A2		
A3		
Baa1	HoldCo	Senior Unsecured Tier 2
Baa2		
Baa3		
Ba1	HoldCo	AT1
Ba2		
Ba3		
B1		

Fitch		A+ / F1 / Stable
AAA	OpCo	Covered Bond
AA+		
AA		
AA-		
<b>A+</b>	<b>OpCo</b>	<b>Senior Unsecured</b>
A	HoldCo	Senior Unsecured
A-		
BBB+	HoldCo	Tier 2
BBB		
BBB-	HoldCo	AT1
BB+		
BB		
BB-		
B+		

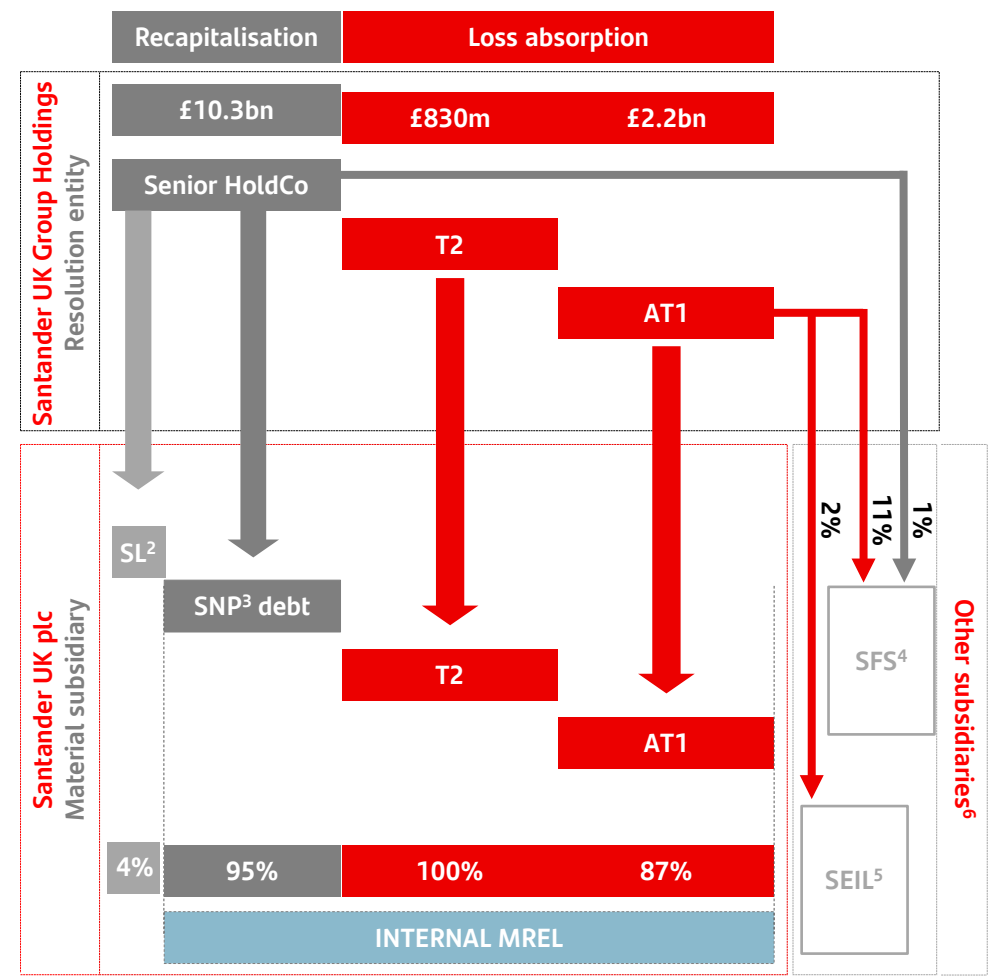
# Santander UK group down-streaming model

## Wholesale funding model



- The PRA regulates capital, liquidity (including dividends) and large exposures
- Requirement to satisfy the PRA that we can withstand capital and liquidity stresses on a standalone basis

## Current down-streaming of HoldCo issuance<sup>1</sup>



1. Meeting MREL eligibility criteria and exchange rates at 30 September 2021. | 2. Senior loan. | 3. Secondary non-preferential. | 4. Santander Financial Services formerly ANTS. | 5. Santander Equity Investments Limited. | 6. Santander UK other subsidiaries will have limited on-going funding requirements.



# Appendix

## Summarised consolidated income statement 9M21 vs 9M20

	9M21	9M20	Change	Adjusted <sup>2</sup>		
	£m	£m	%	9M21	9M20	Change
	£m	£m	%	£m	£m	%
Net interest income	2,968	2,383	25%	2,968	2,425	22%
Non-interest income <sup>1</sup>	445	408	9%	302	314	-4%
<b>Total operating income</b>	<b>3,413</b>	<b>2,791</b>	<b>22%</b>	<b>3,270</b>	<b>2,739</b>	<b>19%</b>
Operating expenses before credit impairment losses, provisions and charges	(1,920)	(1,824)	5%	(1,627)	(1,662)	-2%
Credit impairment losses (write-backs)	170	(533)	n.m.	170	(533)	n.m.
Provisions for other liabilities and charges	(225)	(135)	67%	(112)	(87)	29%
<b>Profit from continuing operations before tax</b>	<b>1,438</b>	<b>299</b>	<b>381%</b>	<b>1,701</b>	<b>457</b>	<b>272%</b>
Tax on profit from continuing operations	(383)	(71)	439%			
<b>Profit from continuing operations after tax</b>	<b>1,055</b>	<b>228</b>	<b>363%</b>			
Profit / (loss) from discontinued operations after tax	33	14	136%			
<b>Profit after tax</b>	<b>1,088</b>	<b>242</b>	<b>350%</b>			



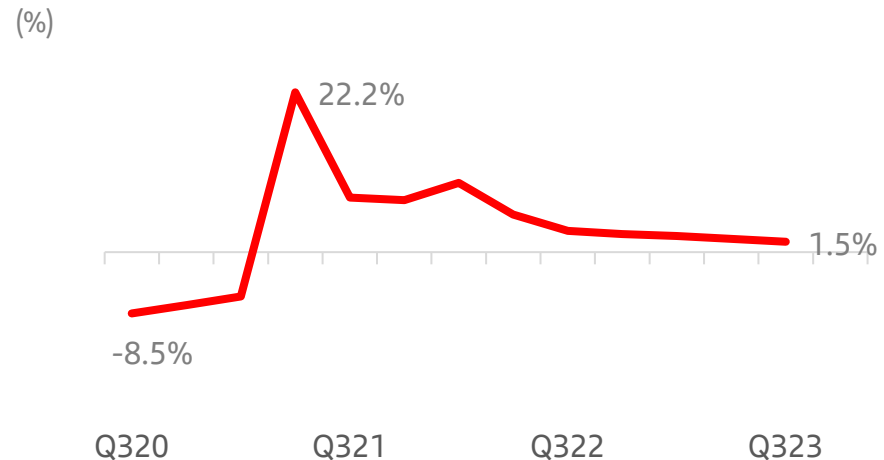
1. Comprises 'Net fee and commission income' and 'Other operating income'. | 2. Non-IFRS measures. A number of specific income, expenses and charges with an aggregate impact on profit from continuing operations before tax of £263m in 9M21 and £158m in 9M20 impacted the financial results which are shown excluding these in the adjusted columns. See QMS for 9M21, Appendix 1 for details and reconciliation to the nearest IFRS measure.

# More positive 2021 outlook

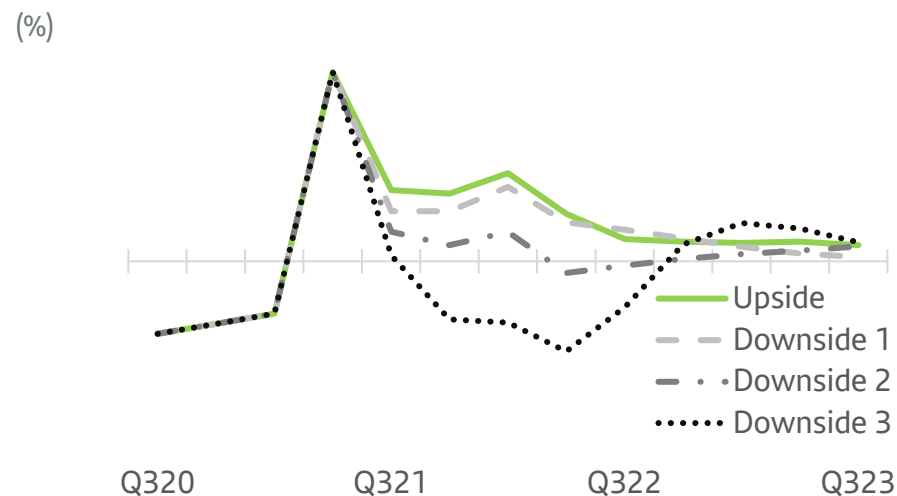
## Economic scenarios

Economic scenarios (%)		Downside 3	Downside 2	Downside 1	Base case	Upside
GDP	2020	(9.8)	(9.8)	(9.8)	(9.8)	(9.8)
	2021	1.6	4.5	6.2	6.9	7.3
	2022	(5.4)	0.4	4.8	5.0	5.1
Base rate	2020	0.10	0.10	0.10	0.10	0.10
	2021	(0.50)	0.10	0.10	0.10	0.10
	2022	(0.50)	0.75	0.10	0.10	0.25
House price inflation (HPI)	2020	6.9	6.9	6.9	6.9	6.9
	2021	(8.0)	2.8	3.5	5.0	4.3
	5-yr CAGR	(5.4)	(3.7)	(1.4)	2.6	1.3
Unemployment (ILO)	2020	5.2	5.2	5.2	5.2	5.2
	2021	8.0	5.9	5.3	5.7	4.6
	5-yr peak	11.9	7.8	5.7	5.7	5.1
Weighting		5	20	20	50	5

## Base case GDP



## GDP scenarios



# Disclaimer

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This presentation provides a summary of the unaudited business and financial trends for the nine months ended 30 September 2021 for Santander UK Group Holdings plc and its subsidiaries (Santander UK), including its principal subsidiary, Santander UK plc. Unless otherwise stated, references to results in previous periods and other general statements regarding past performance refer to the business results for the same period in 2020.

## Alternative Performance Measures (APMs)

In addition to the financial information prepared under IFRS, this presentation includes financial measures that constitute APMs, as defined in European Securities and Markets Authority (ESMA) guidelines. These measures are defined and reconciliations to the nearest IFRS measures are available in the appendix to the Santander UK Group Holdings plc Quarterly Management Statement for the nine months ended 30 September 2021.

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## Key dates

Q4'21 results: 02 February 2022

Q1'22 results: 26 April 2022

Q2'22 results: 28 July 2022

Q3'22 results: 26 October 2022



[santander.co.uk/about-santander/investor-relations](https://santander.co.uk/about-santander/investor-relations)