

Santander UK

Factsheet, September 2021

Here to help you prosper

Our purpose is to help people and businesses prosper

Our aim is to be the best open financial services platform by acting responsibly and earning the lasting loyalty of our stakeholders

About us

We are a large customer-focused bank and possess the scale and breadth of proposition to challenge the big four UK banks. We serve our customers through digital channels, alongside a network of branches.

We play an important role in the UK economy and in the communities in which we operate. We help people purchase their home, save for the future and support business growth. In 2020 we employed 21,900 people and we paid £161m of corporation tax and £74m through the UK Bank Levy.

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

H121 highlights



£1.2bn

Customer loan growth
(H120: £4.2bn)



1.87%

Adj. Banking Net Interest Margin
(H120: 1.52%)



£3.3bn

Customer deposit growth
(H120: £7.9bn)



52%

Adj. cost-to-income ratio
(H120: 63%)



£751m

Profit before tax¹
(H120: £112m)



9bps

Cost of risk
(H120: 26bps)



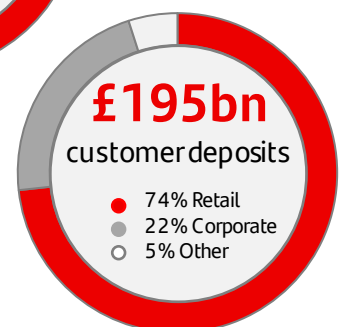
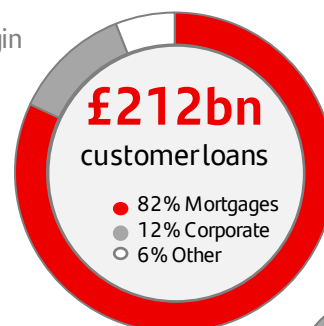
£987m

Adj. Profit before tax¹
(H120: £236m)



15.5%

CET1 capital ratio
(2020: 15.2%)



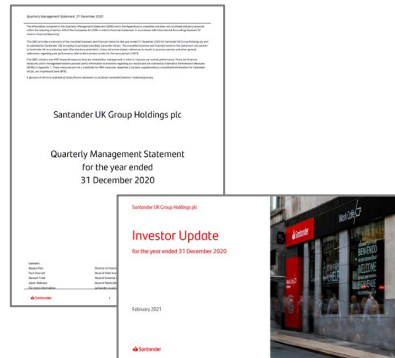
1. From continuing operations

Our reporting suite

2020 Annual Report



Financial reports and presentations



Sustainability microsite

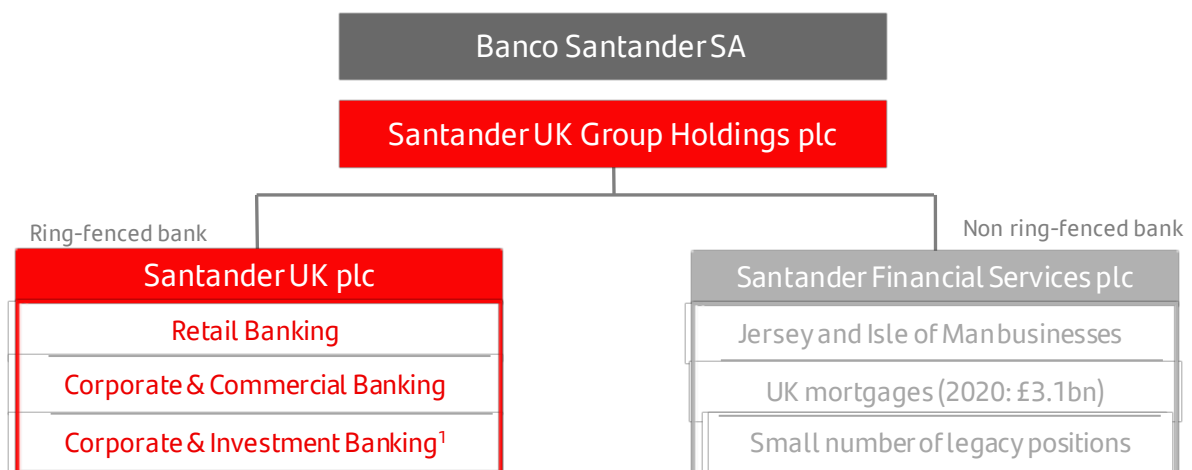


ESG Update Half Year 2021



Our structure

at 30 June 2021



Credit ratings

at September 2021

	Standard & Poor's			Moody's			Fitch		
Santander UK plc	A	Stable	A-1	A1	Stable	P-1	A+	Stable	F1
Santander UK Group Holdings plc	BBB	Stable	A-2	Baa1	Stable	P-2	A	Stable	F1

Contact

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Important information for readers

Santander UK Group Holdings plc (the Company) and its subsidiaries (collectively Santander UK or the Santander UK group) operate primarily in the UK, and are part of Banco Santander (comprising Banco Santander SA and its subsidiaries). Santander UK plc is regulated by the UK Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA) and certain other companies within the Santander UK group are regulated by the FCA.

The information contained in this factsheet is unaudited and does not constitute statutory accounts within the meaning of section 434 of the Companies Act 2006 or interim financial statements in accordance with International Accounting Standard 34 'Interim Financial Reporting'. This factsheet provides a summary of the unaudited business and financial trends for the six months ended 30 June 2021 for Santander UK.

➔ For more information see:
santander.co.uk/about-santander