

Santander United Kingdom Half 1 2011

London, 27th July 2011

Santander UK plc ("Santander UK") and Banco Santander, S.A. ("Santander") both caution that this presentation contains forward-looking statements within the meaning of Section 27A of the U.S. Securities Act of 1933, as amended, (the "Securities Act") and Section 21E of the U.S. Securities Exchange Act of 1934, as amended. These forward-looking statements are found in various places throughout this presentation and include, without limitation, statements concerning our future business development and economic performance. While these forward-looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our expectations. Factors that may affect Santander UK's operations are described under 'Risk Factors' in Santander UK's Annual Report and Accounts on Form 20-F for 2010. A more detailed cautionary statement is also given on page 5 of Santander UK's Annual Report and Accounts on Form 20-F for 2010. Other unknown or unpredictable factors could cause actual results to differ materially from those in the forward-looking statements.

The information contained in this presentation is subject to, and must be read in conjunction with, all other publicly available information, including, where relevant any fuller disclosure document published by Santander UK or Santander. Any person at any time acquiring securities must do so only on the basis of such person's own judgment as to the merits or the suitability of the securities for its purpose and only on such information as is contained in such public information having taken all such professional or other advice as it considers necessary or appropriate in the circumstances and not in reliance on the information contained in the presentation.

In making this presentation available, both Santander UK and Santander give no advice and make no recommendation to buy, sell or otherwise deal in shares in Santander UK or Santander, or in any other securities or investments whatsoever.

No offering of Securities shall be made in the United States except pursuant to registration under the Securities Act or an exemption therefrom. Nothing contained in this presentation is intended to constitute an invitation or inducement to engage in investment activity for the purposes of the prohibition on financial promotion in the U.K. Financial Services and Markets Act 2000.

Note: Statements as to historical performance, historical share price or financial accretion are not intended to mean that future performance, historical share price or future earnings (including earnings per share) for any period will necessarily match or exceed those of any prior year. Nothing in this presentation should be construed as a profit forecast.

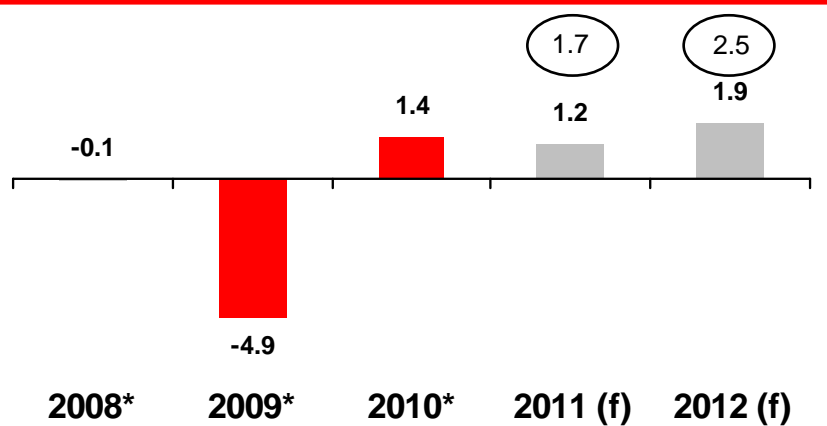
Note: The results information contained in this presentation has been prepared according to Spanish accounting criteria and regulation in a manner applicable to all subsidiaries of the Santander Group and as a result it may differ from the one disclosed locally by Santander UK.

- **Market Environment**
- **First Half 2011**
 - **Business Update**
 - **Results**

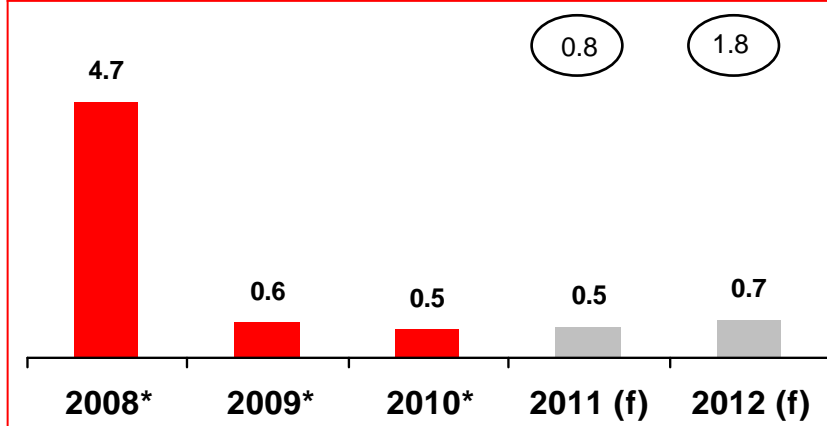
Market Environment

GDP expectations softening to 1.2% growth in 2011 with a flatter outlook for interest rates

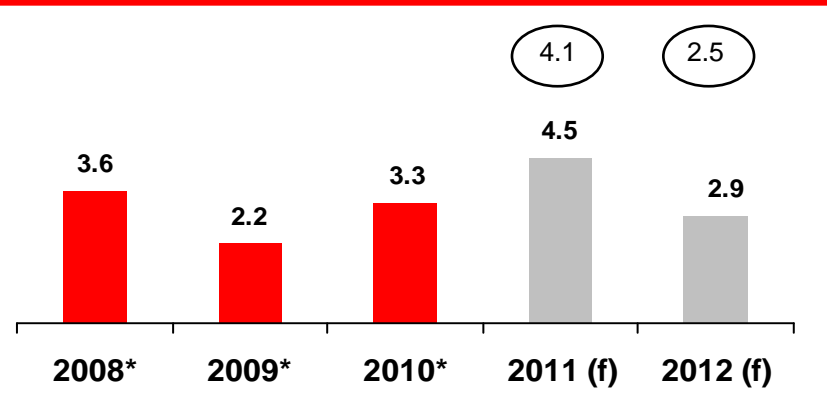
Annual GDP Growth (% , annual average)



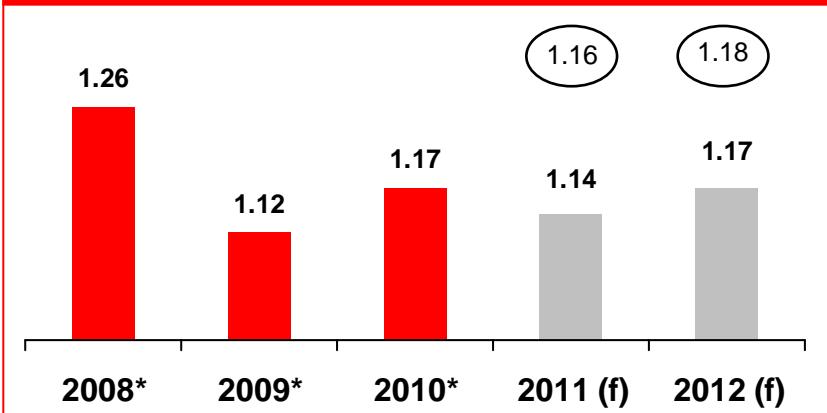
Interest Rates (% annual average)



Annual CPI inflation rate (% , annual average)



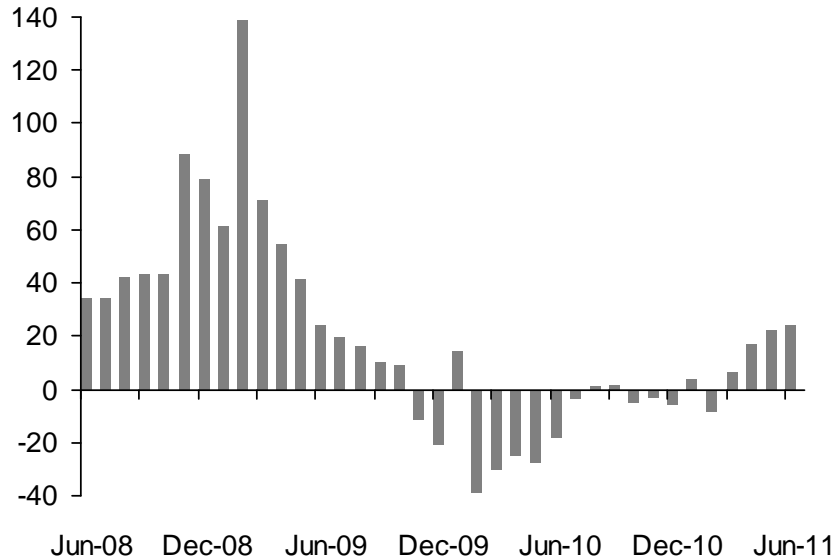
GBP : Euro exchange rates (annual average)



*Source - Office for National Statistics & Bank of England (f) – Santander July 2011 forecast ○ - Santander March 2011 forecast

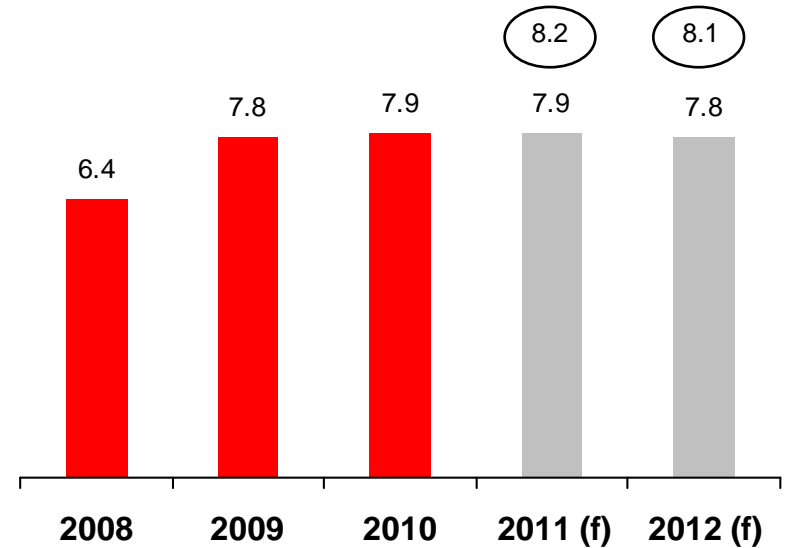
Unemployment looking stable but outlook subject to economic recovery

Monthly change in claimant count unemployment (000's)



Source – Office for National Statistics

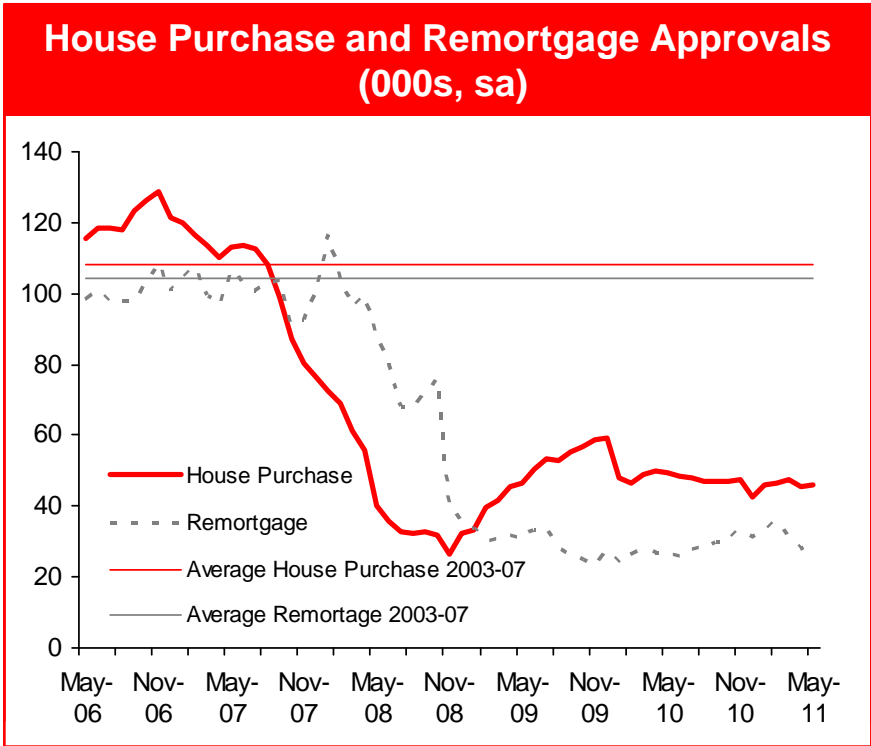
Unemployment rate (ILO definition, end year, %)



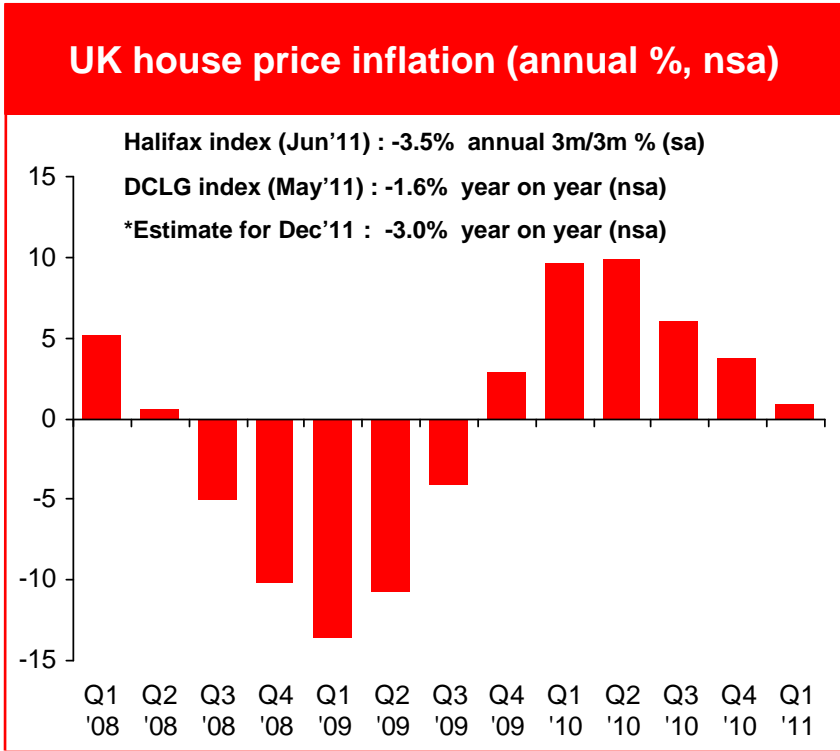
(f) Santander July 2011 forecast ○ - Santander March 2011 forecast

Market Environment

Housing market volumes remain flat with house prices trending downwards



Source – Bank of England

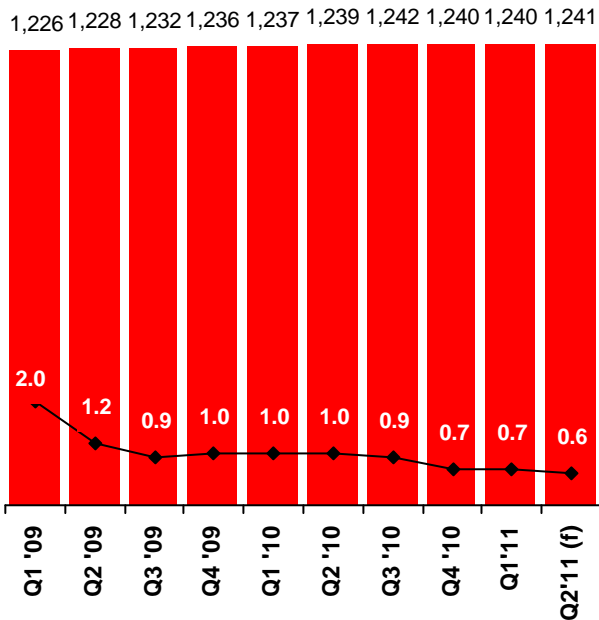


Source – Department for Communities and Local Government.

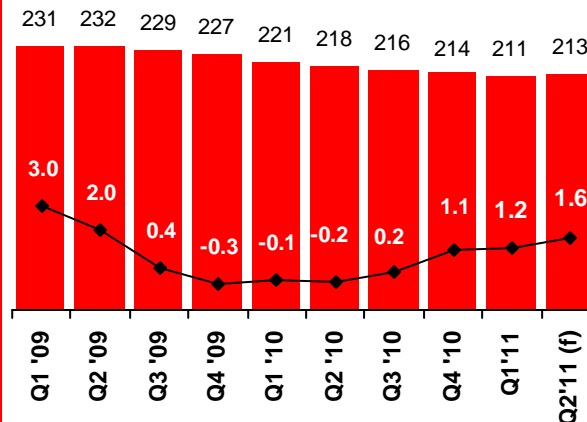
(*) Estimated by Santander UK Plc, July 2011, end period data

Retail lending market growth limited...

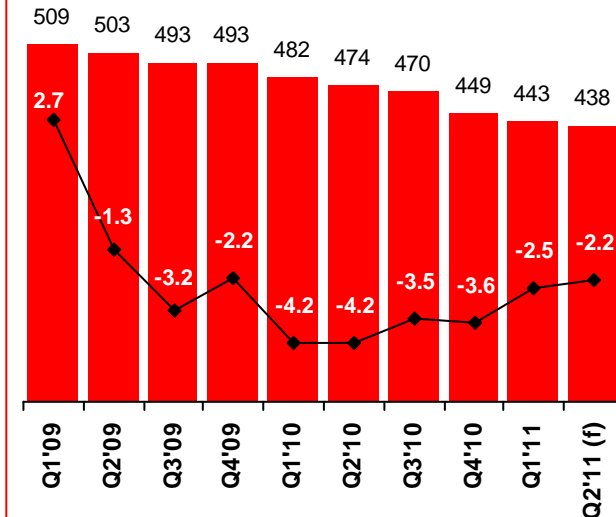
Mortgage lending market stock ¹ (£bn)



Consumer credit market stock* (£bn)



Corporate lending ² (£bn)



Source – Bank of England

(e) Estimated by Santander UK May 2011

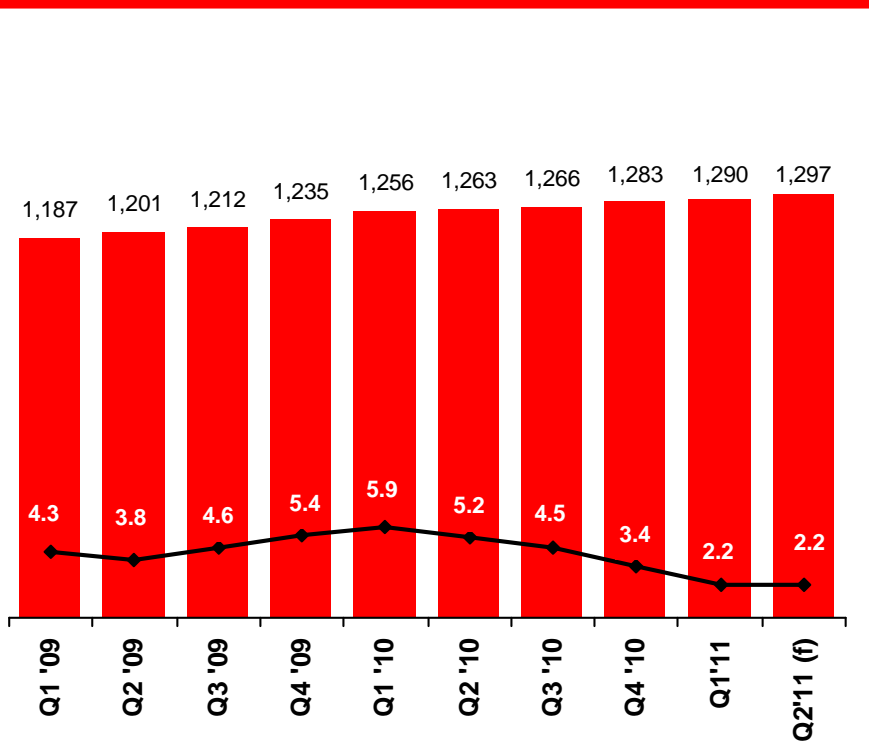
◆ annual growth rates (%)

...whilst lending to corporates is still falling

- 1 Growth rates are calculated using the Bank of England's methodology - this expresses period net lending as a percentage of the prior period stock.
- 2 Sterling Lending to Private Non-financial Companies. M4 lending adjusted for the effect of securitisations, seasonally adjusted data.

Retail deposits growth lower than expected

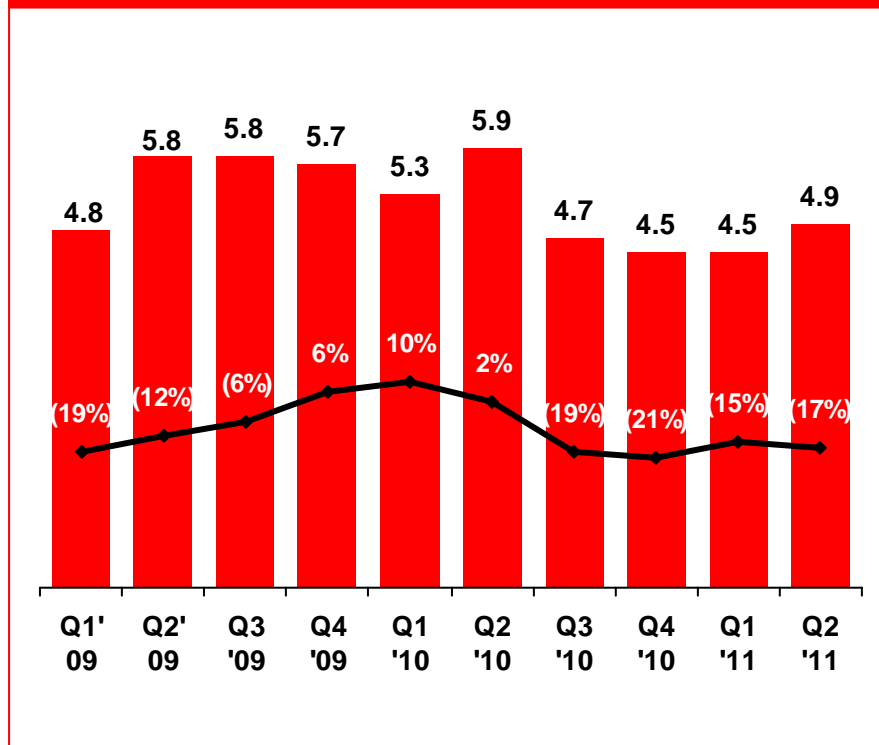
Retail deposits (incl. current accounts) (£bn)



Source – Bank of England

◆ annual growth rates (%)

Bancassurance Investment new business market ⁽¹⁾



Source – estimated based on data from Investment Managers Association / ABI / Structuredretailproducts.com.

◆ Quarter vs. previous year same quarter growth rates (%)

(1) The source of the market bancassurance (IMA) market have changed their reporting measures. All historical data has been restated to reflect this

Operating environment

- Economic outlook deteriorated since the beginning of the year with further risk
 - Unemployment rate stable
 - Interest rates lower for longer
 - House prices trending lower
 - CPI inflation full year forecast at 4.5%, higher than expected
- Increased competition with new entrants and incumbents refocusing
- UK Retail Banking sector recovering but profitability still below pre-crisis levels
- Regulatory changes on the horizon
 - Basel III & ICB

- Market Environment

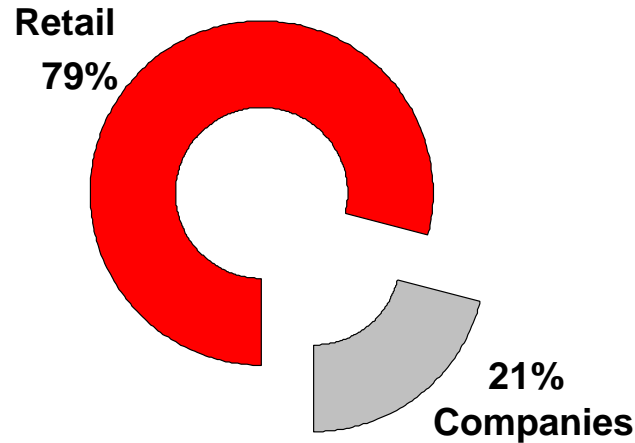
- **First Half 2011**

- **Business Update**

- Results

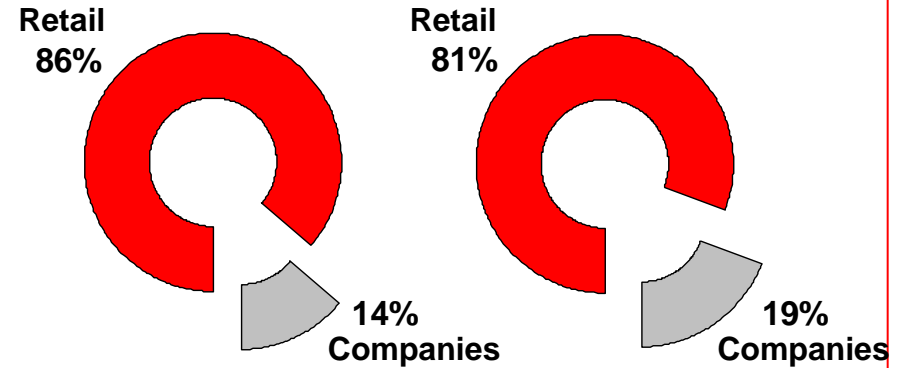
Snapshot – Santander UK as at 30 June 2011

Profit before tax £1,150m ⁽¹⁾



Commercial Balance Sheet

Assets £199bn ⁽²⁾ Liability £153bn



Key Facts

		<u>Growth</u>
▪ Branches ⁽³⁾	1,404	6%
▪ Residential mortgages (£bn)	165.2	1%
▪ UPLs (£bn)	3.1	(18%)
▪ Corp. banking lending (£bn)	27.5	8%
▪ SME lending (£bn)	9.6	27%

Key Market Shares

	<u>%</u>	<u>Growth</u>
▪ Residential Mortgages	13.9%	0.2 p.p.
▪ UPLs	7.1%	0.2 p.p.
▪ SME lending	4.1%	0.9 p.p.
▪ Deposits	10.1%	(0.1) p.p.
▪ Bank accounts	9.1%	0.0 p.p.

(1) Excludes extraordinary item

(2) Excludes Santander Consumer Finance (if included H1'11 £202bn)

(3) Includes agencies

Profitability headlines

- Robust first half performance with a positive contribution from all businesses and recurring profit increasing by £28m relative to the second half of 2010, albeit lower than the first half of 2010
- First half results include a provision of £538m (post-tax) in relation to payment protection insurance remediation
- Recurring profitability being adversely impacted by regulatory factors in the UK, persistent low interest rates and higher costs of term funding – as a result revenues declined by 7% versus the first half of 2010 and broadly stable excluding liquidity impacts
- Costs were held broadly stable in the half, but the revenue pressure resulted in a cost: income ratio at 43% – excluding regulatory impacts the ratio would have been stable at c. 40%
- Provisions were significantly better than the same point in 2010, reflecting an improved arrears performance across the portfolio

Improving funding position

- Gross mortgage lending of £9.7bn with an estimated gross lending market share of 15.4%, over stock share of 14%, and positive net lending in the second quarter
- SME balances were 27% higher than June 2010, increasing £1bn in the first half
- Funding jaws of 2% driven by commercial deposit growth of 3% to £153bn ahead of commercial loans growing by 1% to £199bn ⁽¹⁾
- Standard variable rate asset increased further, albeit at a slowing rate
- £17bn of medium term funding issuance year to date achieved across a range of products at attractive rates

(1) Excludes Santander Consumer Finance (if included H1'11 £202bn)

Maintain a strong and healthy balance sheet...

High quality, low risk portfolio

Robust core balance sheet

- UK-focused commercial bank with over 90% of assets UK-based
- Secured retail lending makes up more than 80% of commercial assets
- No self-certified or sub-prime mortgages

Good quality book continues to perform well

- Improvement in arrears performance in the mortgage and unsecured portfolios benefitting in part from the low interest rate environment
- Strong coverage levels maintained; secured 21%, unsecured Retail portfolio above 100%
- Arrears and PIPs continued to be significantly better than CML average

Deleveraging of non-core assets in progress

- UPL balances reduced by 18% to £3.1bn, albeit good quality new gross lending is 4% higher than H1'10
- Corporate run-down assets reduced by £1.3bn to £3.6bn since June 2010
- Treasury asset portfolio now stands at £3.0bn, compared to £5.7bn one year ago

... and continue to strengthen the commercial franchise

Improving customer satisfaction

Additional customer facing staff

- 600 more staff in branches, 400 more staff in call-centres
- All call-centre operations repatriated to UK

Complaints treatment processes reviewed

- Customer satisfaction levels improved by c.5 p.p. over the last twelve months to June 2011
- Over 80% of complaints resolved within 48 hours
- Complaints reported to the FSA down 20% in H2'10 vs. H1'10
- Lower share of FOS cases than peers

Balanced business growth

Value-for-money products

- 409,000 bank accounts and 274,000 credit cards opened in H1'11
- Focus on opening primary accounts increasing bank account balances

Actively supporting SME lending

- Running in parallel with Merlin, over £4bn gross lending to business YTD, 22% above target
- Santander SME Investment & Enterprise project plans to invest £200m in funding and support for fast growth SMEs

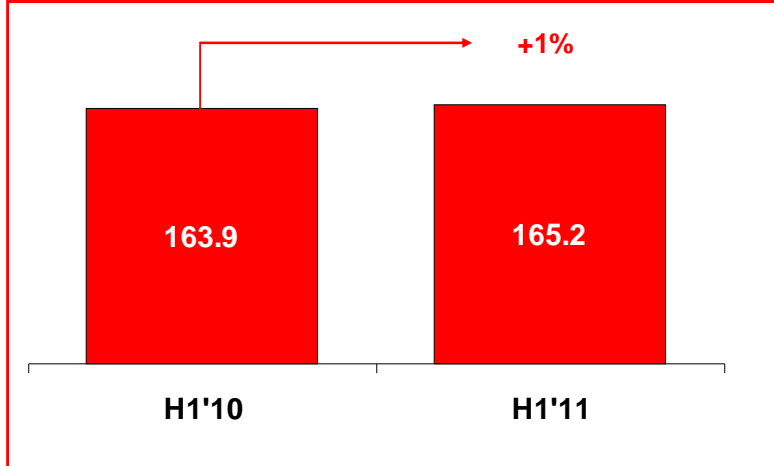
Global Businesses support

- Structured products for retail customers and treasury solutions for Corporate & SME customers

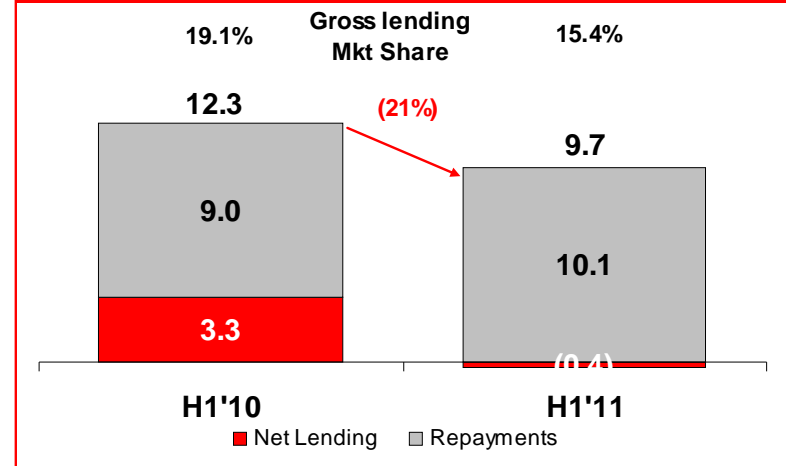
Business Update – Customer Lending

Commercial lending performance

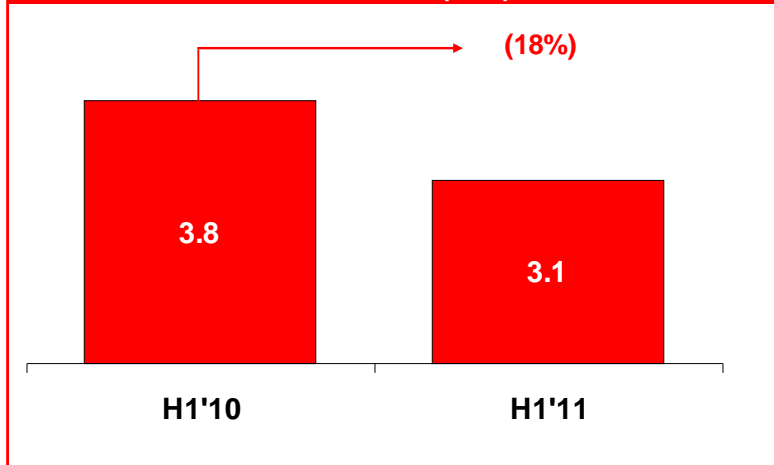
Mortgage Stock (£bn)



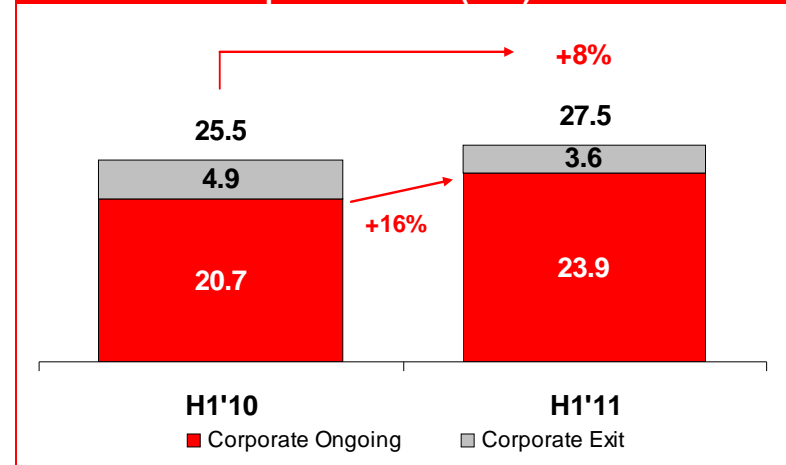
Mortgage Flows (£bn)



UPL Stock (£bn)



Corporate Stock (£bn) ^{(1) (2)}



(1) Includes Social Housing and Commercial Mortgages

(2) Within Corporate ongoing, SME lending was up 27%

Strong SME lending growth, with mortgages robust

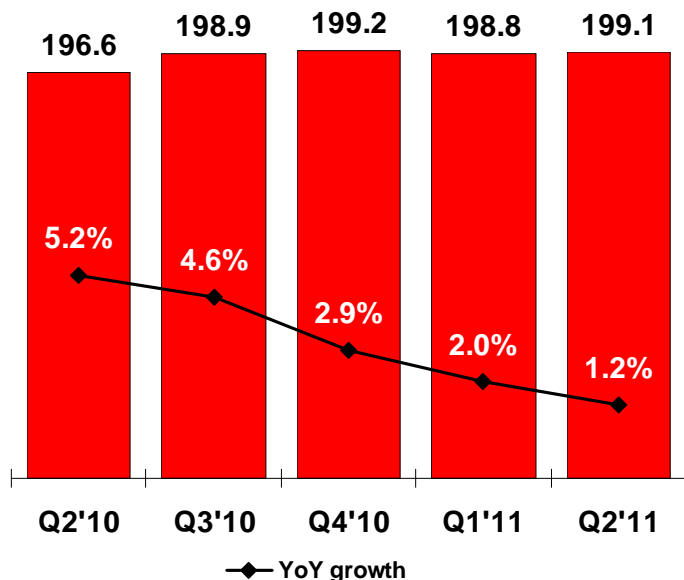
Total Residential mortgages (£bn)				
Q2'10	Q3'10	Q4'10	Q1'11	Q2'11
163.9	165.7	165.8	165.1	165.2
6.3	6.4	6.6	6.8	6.9
170.2	172.1	172.4	171.8	172.1
13.7%	13.9%	13.9%	13.9%	13.9%

Residential retail mortgage stock

Social Housing stock

Total Residential mortgages

Santander UK market share (%)



	H1'11	H1'11 v H1'10	H1'11 v H2'10
Residential Retail mortgages	165.2	0.8%	(0.4%)
UPLs	3.1	(18.1%)	(6.4%)
Overdraft & Other	0.6	(11.9%)	(2.4%)
Corporate Banking ⁽¹⁾	27.5	7.7%	3.1%
Santander Cards	2.7	(1.7%)	(5.3%)
Total commercial loans ⁽²⁾	199.1	1.2%	(0.1%)

(1) Corporate Banking includes Social Housing and Commercial Mortgages

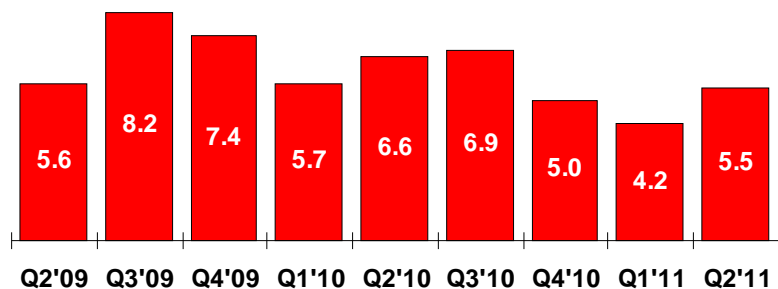
(2) Excludes Santander Consumer Finance (if included H1'11 £202bn)

Growing mortgage market share in a competitive environment

Total residential mortgage gross lending (£bn)

Gross lending market share

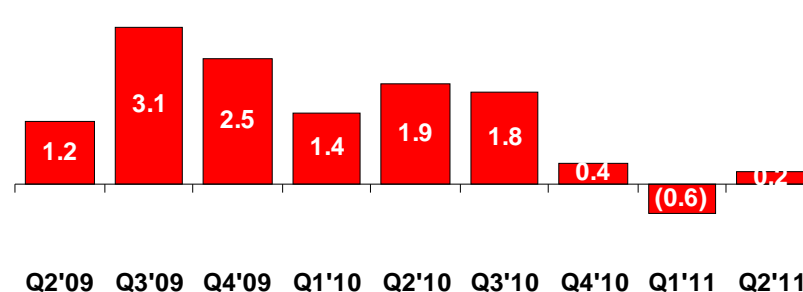
17.0% 20.5% 19.8% 20.0% 19.3% 18.4% 14.5% 14.4% 16.3%



Residential mortgage stock and net lending (£bn)

Mortgage stock⁽¹⁾

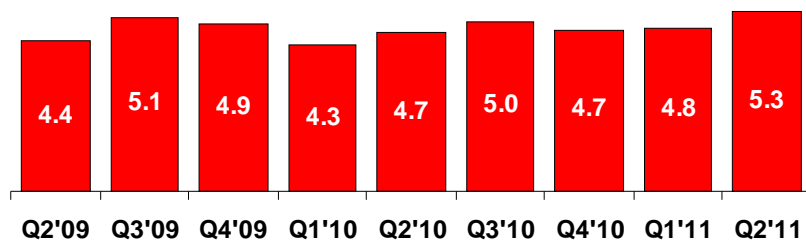
155.1 158.1 160.4 161.9 163.9 165.7 165.8 165.1 165.2



Total residential mortgage repayments (£bn)

Repayment share

14.0% 14.4% 14.2% 14.6% 14.7% 15.1% 14.6% 15.9% 17.2%



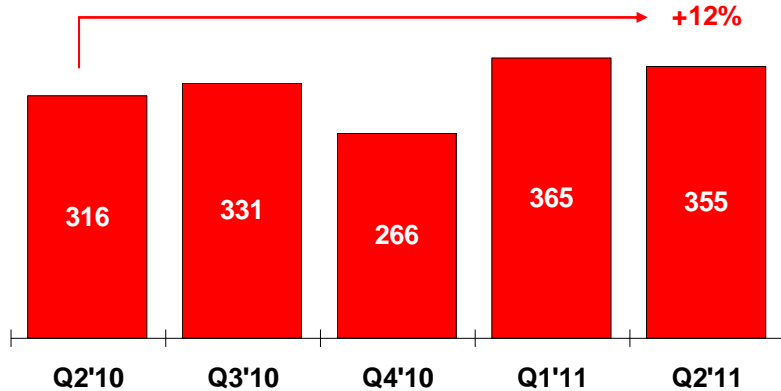
Comments

- Mortgage net lending was £(0.4bn) in the first half as a result of lower Q4'10 applications as market pricing worsened at lower LTV. Positive £0.2bn in Q2'11
- Q2'11 Gross mortgage lending was £5.5bn, higher than both Q1'11 and Q4'10
- First half gross lending market share of 15.4%, ahead of stock share
- New business continued to be written at good margins compared to historic trends during the first half of 2011

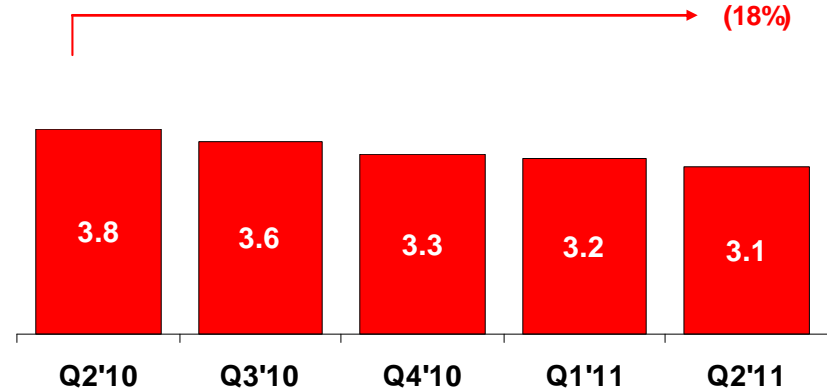
(1) Excludes Social Housing

Growth in new higher quality UPL segments

Total UPL gross lending (£m)

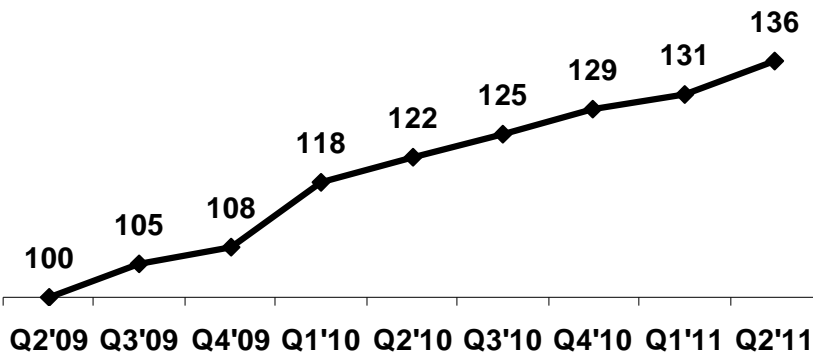


Total UPL stock (£bn)



Total quarterly margin growth

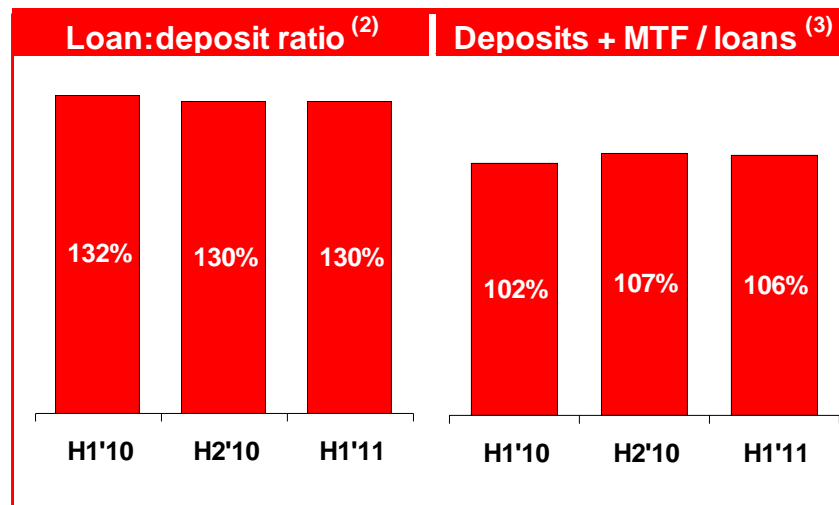
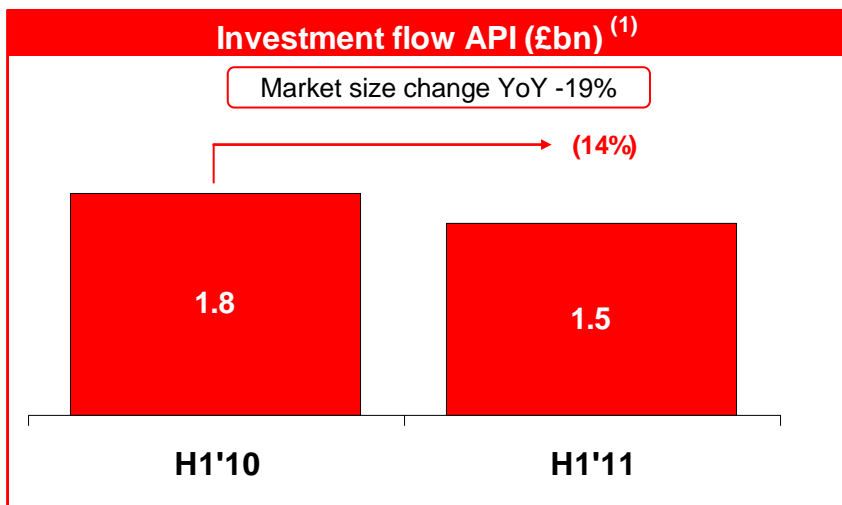
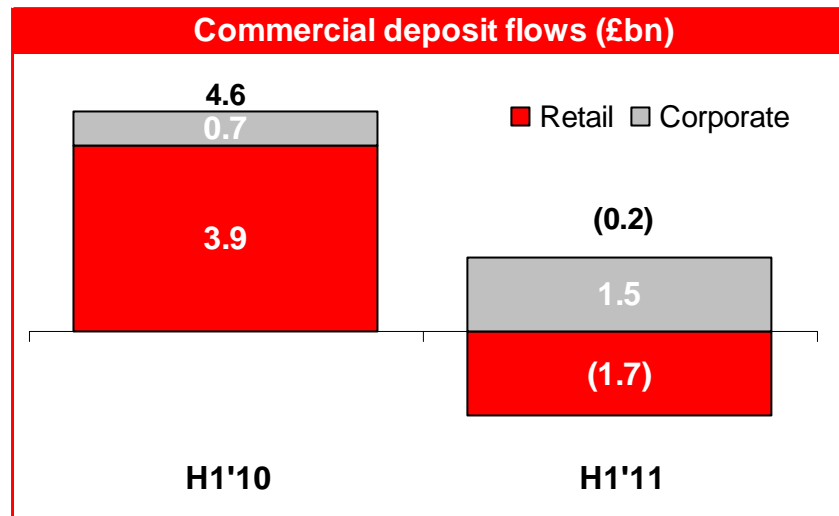
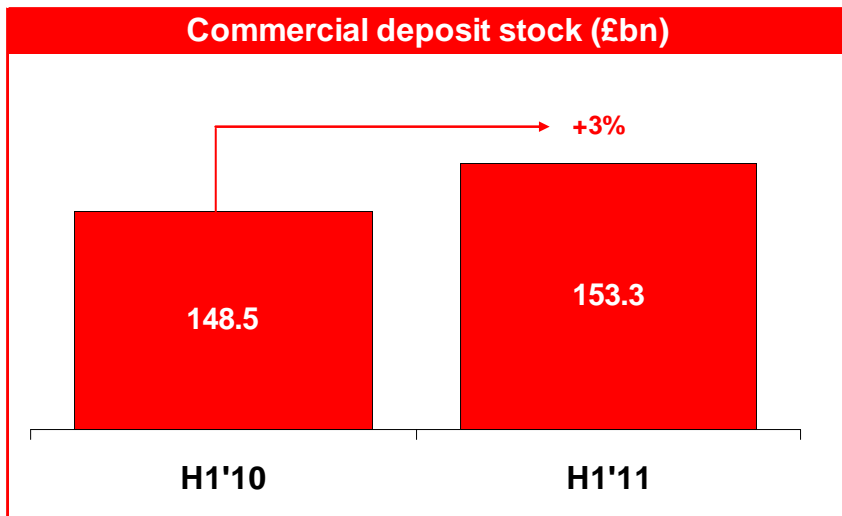
(Q2'09 rebase to 100)



Comments

- Continue to drive value by focusing on unsecured lending only to high quality customer segments, in particular those with an existing relationship with the bank and an established credit history
- First half gross UPL lending increased by 4% compared to 2010 with new lending written at attractive margins
- Reduction in the book driven by higher levels of repayment from business written pre-2009

Commercial deposit performance

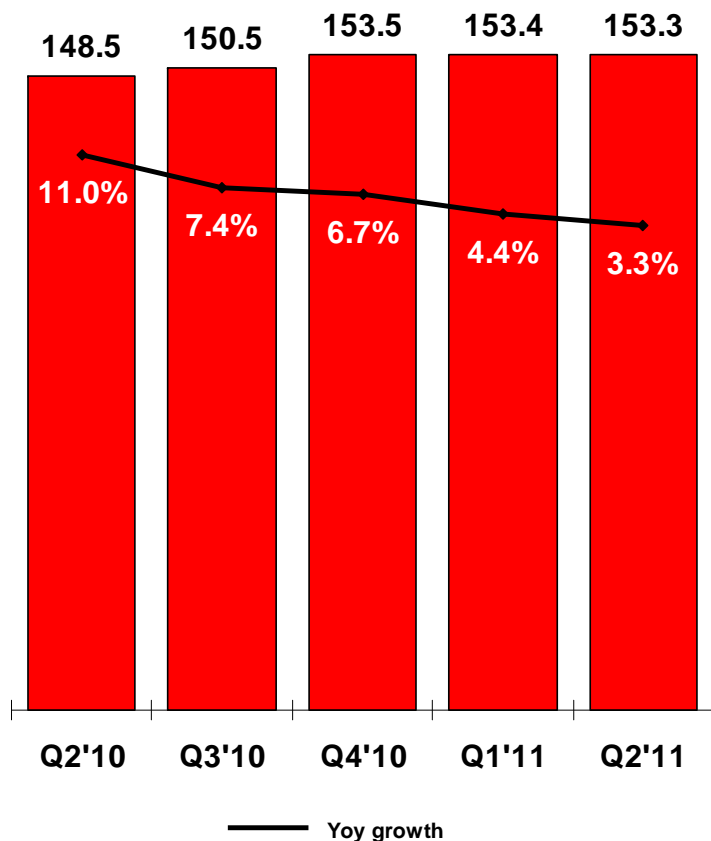


(1) API: Annual Premium Income measures the new business flows that impact revenue and commissions, excluding redemptions and market movements

(2) Commercial loans / commercial deposits

(3) (Commercial deposits + Medium Term Funding) / Commercial loans. Excl. Santander Consumer Finance

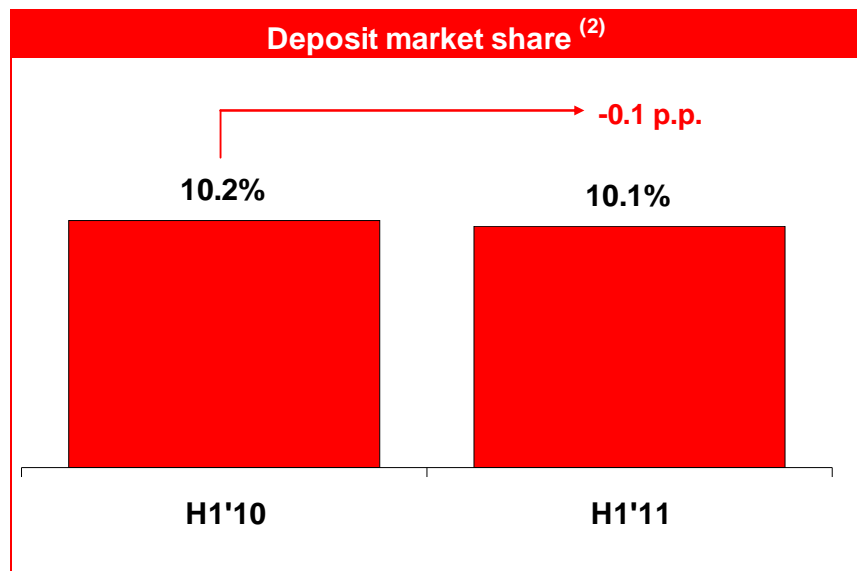
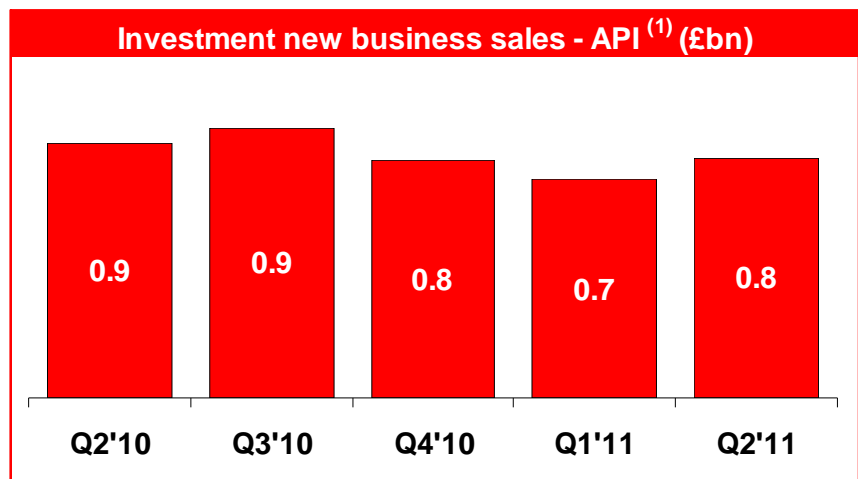
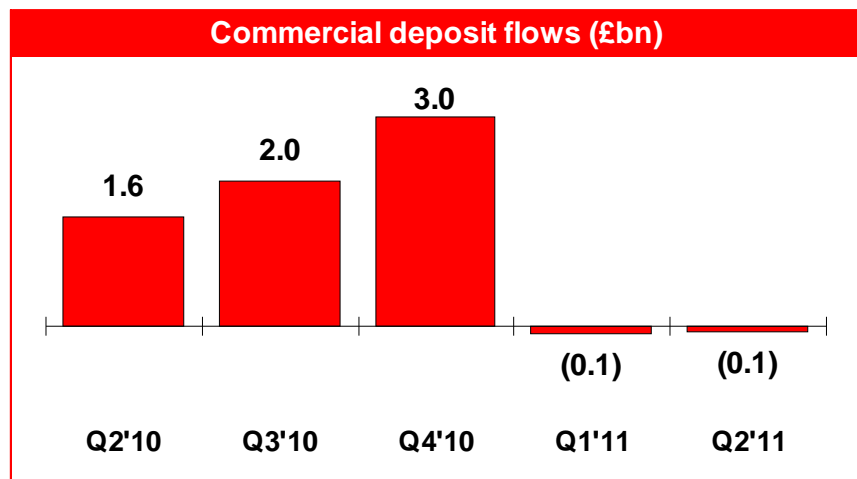
Deposits stabilising in the face of significant competitive pressure



	H1'11	H1'11 v H1'10	H1'11 v H2'10
Retail Banking	124.0	0.6%	(1.4%)
Corporate Banking	29.3	16.3%	5.5%
Total commercial deposits	153.3	3.3%	(0.1%)
FUM ⁽¹⁾	6.3	52.9%	13.9%
Total funds under management	159.6	4.6%	0.4%

(1) Managed through Santander Asset Management

Robust deposit and investment performance in a very competitive market



- ### Comments
- Slower acquisition of deposits reflects a moderation of growth in the UK market, and negative pricing and margin actions by competitors
 - Despite lower balances in Retail and Private Banking reflecting competitive pressures, Corporate deposits have increased with improved quality and term
 - Investments & Pensions' performance is broadly in line with the same point in 2010, delivering £0.8bn API in the quarter, 30% higher than the first quarter 2011 despite the investments market being 17% lower than the same time last year ⁽³⁾

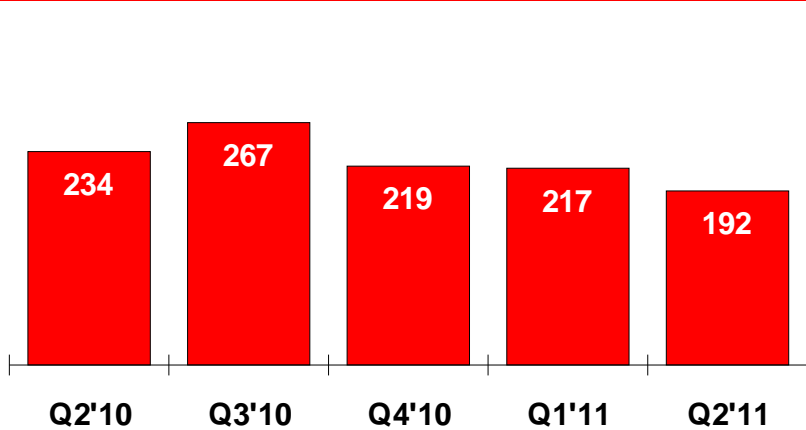
(1) API: Annual Premium Income measures the new business flows that impact revenue and commissions, excluding redemptions and market movements

(2) Includes A&L business banking and retail structured product deposits

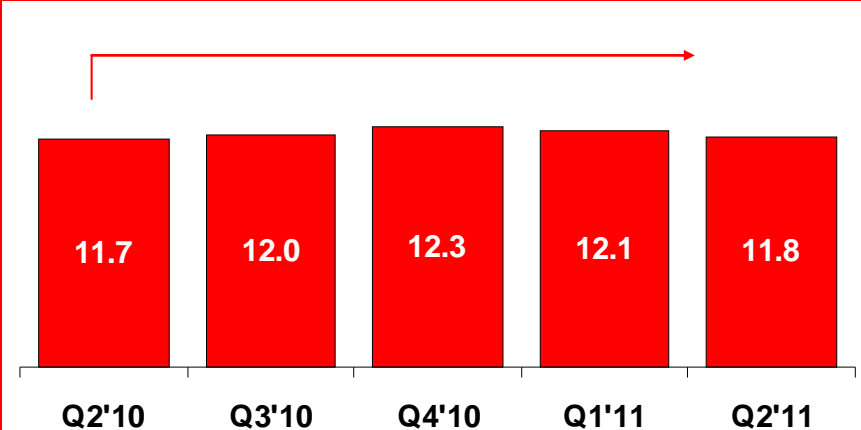
(3) Internal estimate

Successfully increasing primacy of bank account relationship

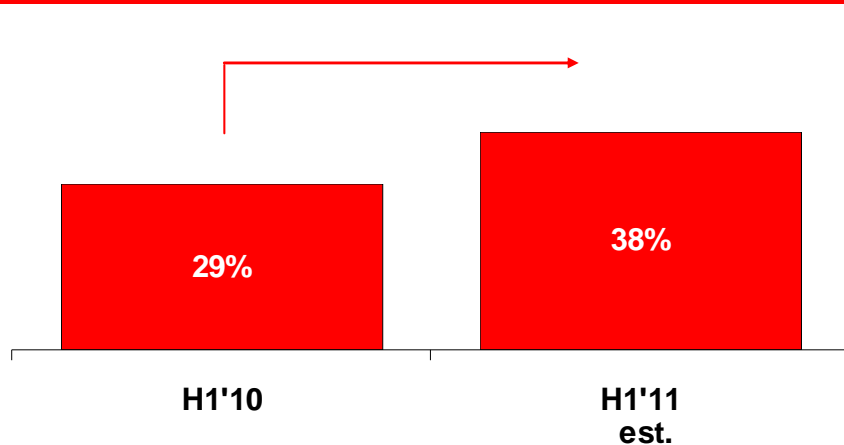
Bank account openings (000s)



Current account liability (£bn)



Current account primacy (after 4 months)



Comments

- Over 400,000 bank accounts opened so far this year
- Builds on the success of the last 2 years where more than 1 million accounts were opened in each year
- Modest bank account balance growth of around 1% reflects the larger stock of accounts and a focus on increasing the quality and primacy of openings during 2010, offset by lower disposable earnings in the UK as a result of high inflation

- Market Environment

- **First Half 2011**

- Business Update

- **Results**

The first half results include an extraordinary provision in relation to payment protection insurance remediation (PPI)

PPI background

- PPI is an insurance product offering payment protection on unsecured personal loans (and credit cards)
- The nature and profitability of the product has changed materially since 2008, in part due to customer and regulatory pressure
- The product was sold by all UK banks – the mis-selling issues are predominantly related to business written before 2009

Santander UK's treatment

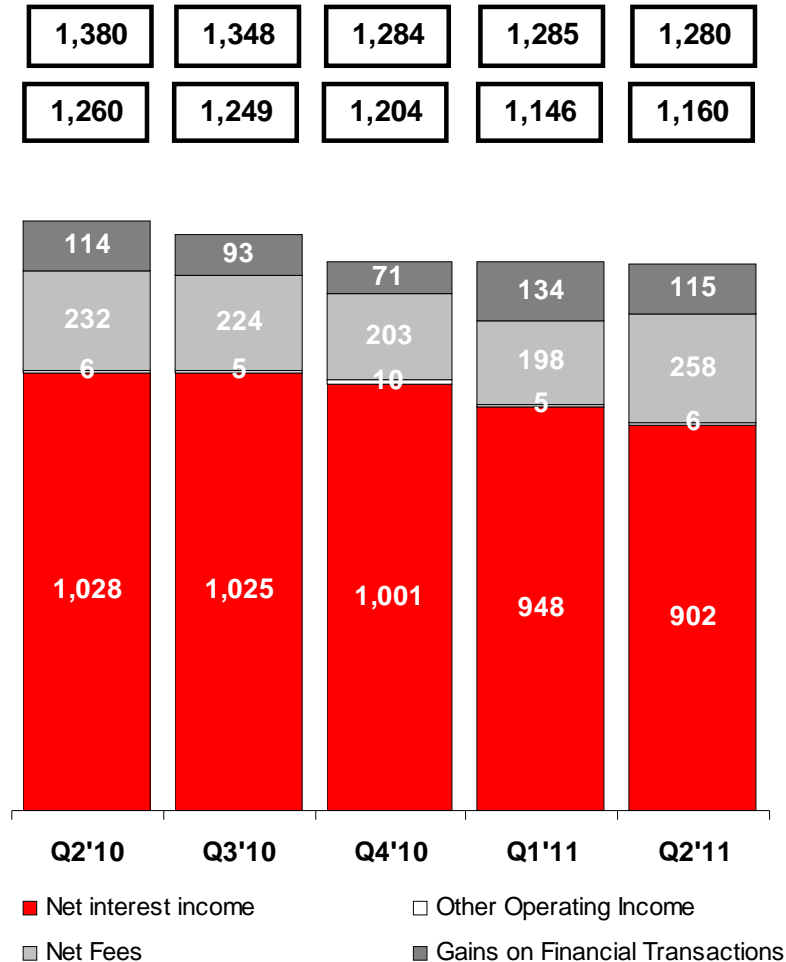
- Santander UK did not participate in the legal action undertaken by other UK banks
- Santander UK has taken a prudent stance in consistently settling claims over the last 2 years as they have arisen
- Following the result of the court case, the decision of other UK banks to settle claims and the increased media activity surrounding this, we have seen an uplift in the volume of claims received
- Santander UK has booked a prudent extraordinary provision of £538m (post tax) to cover the potential cost of expected claims

Sector comparison

- The amount of extraordinary provisions announced by the key UK participants (Lloyds, RBS, Barclays, HSBC and Santander UK) totals around £6bn
- Santander UK represents 10% of the total, in line with our market share in Unsecured Personal Loans (prior to deleveraging actions)

Results: Gross Income

Regulatory liquidity costs continue to negatively impact revenues



Total Gross Income £m

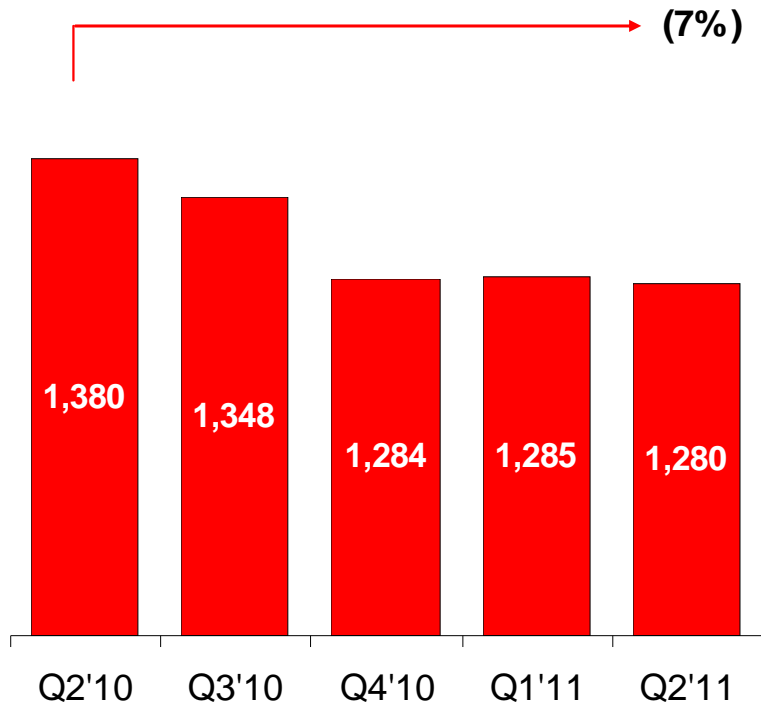
Total Commercial Margin £m

£m	H1'11	H1'11 v H1'10	H1'11 v H2'10
Net interest income	1,850	(10%)	(9%)
Net Fees	456	1%	7%
Total Commercial Margin	2,305	(8%)	(6%)
Gains on Financial Transactions	249	7%	52%
Other Operating Income	11	0%	(28%)
Gross Income	2,565	(7%)	(3%)

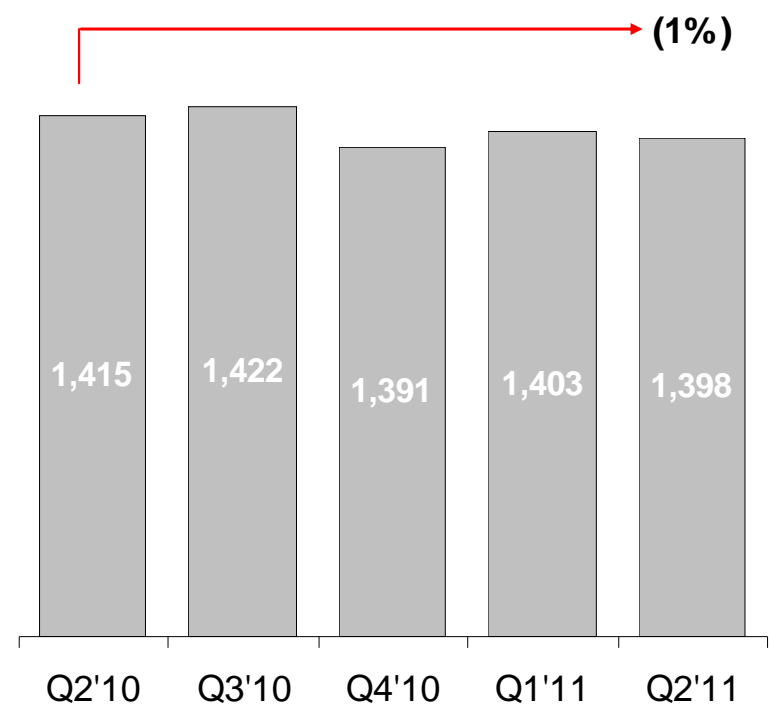
- Higher lending margins have been offset by increased deposit acquisition margins and the impact of regulatory liquidity costs, and in the second half expected to be adversely impacted by lower interest rates and increased medium-term funding
- Lower Retail Banking fees in line with the sector, offset by increased new business in Corporate Banking
- Gains on financial transactions improved due to losses reported in 2010 relating to the Treasury Asset Portfolio (neutral PBT) not repeated in 2011 partially offset by weaker performance in GBM due to market conditions

Regulatory liquidity costs have had a material impact on income

Gross income including regulatory liquidity costs

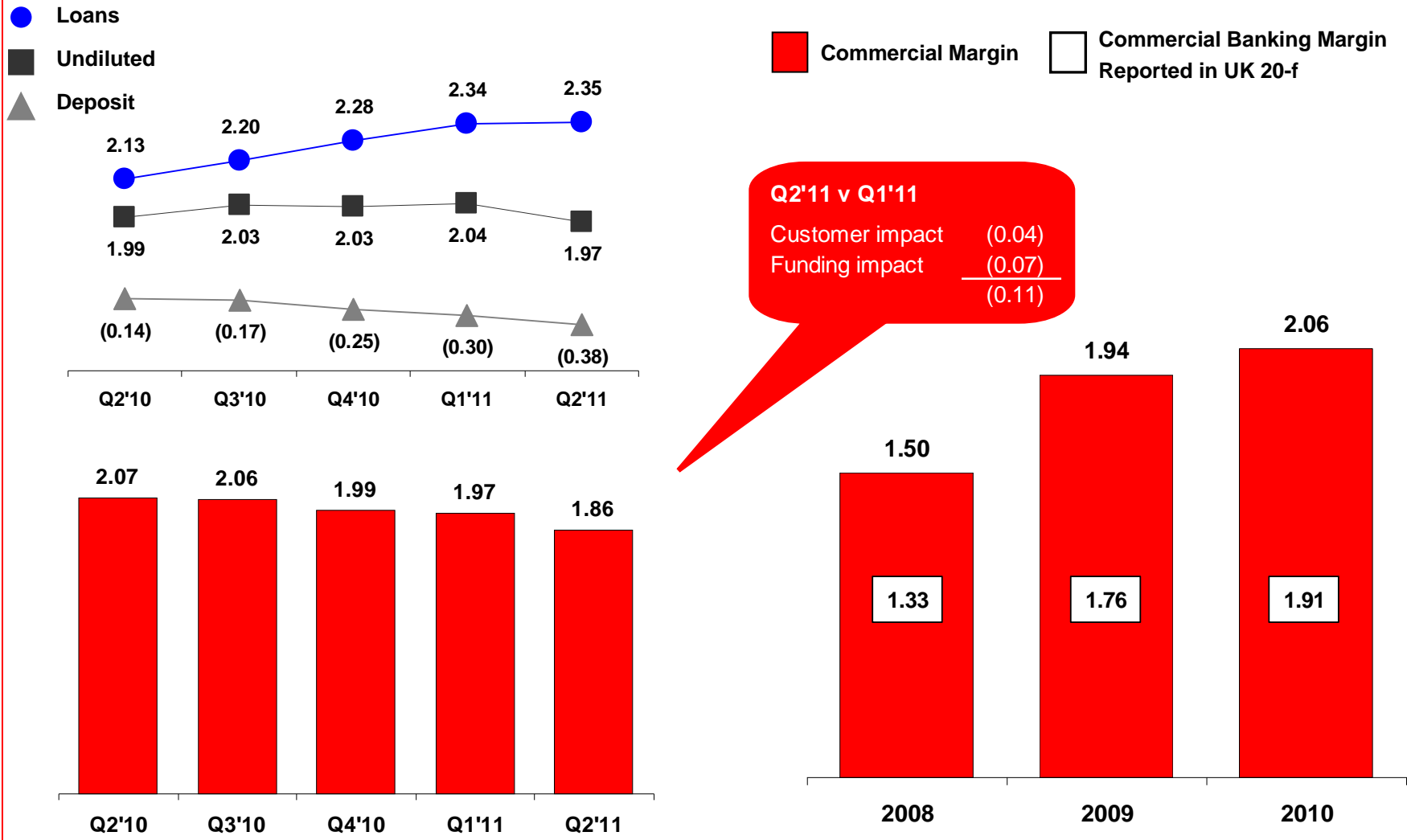


Gross income excluding regulatory liquidity costs



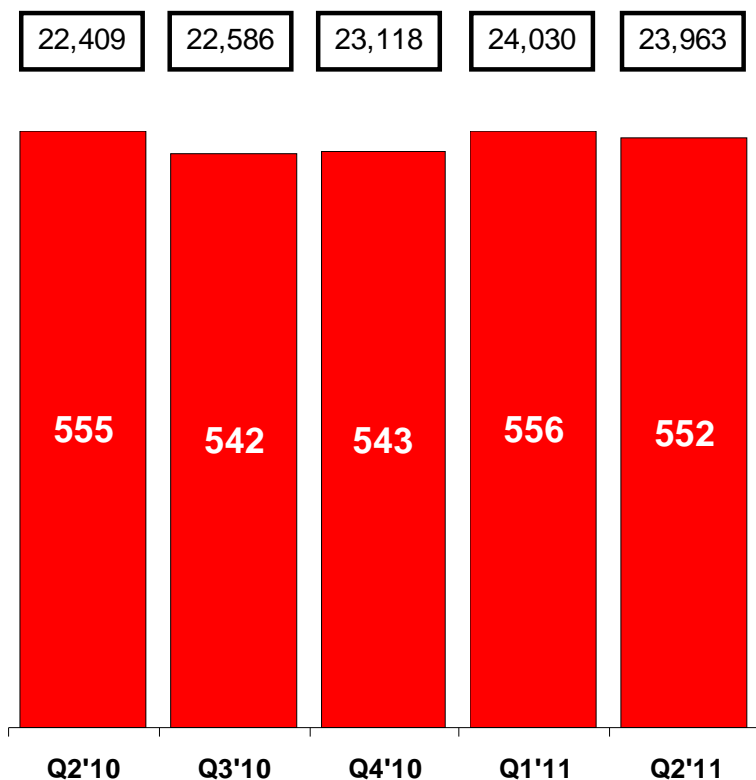
Results: Commercial Banking Margin

Wider loan spreads being offset by higher regulatory liquidity costs and increased funding costs



Commercial Banking Margin is calculated as 'total net interest income over total customer assets' and therefore includes the cost of Wholesale and Medium Term Funding.
 Undiluted Margin is the sum of Asset Margin and Deposit Margin

Continuing to fund investments through efficiencies

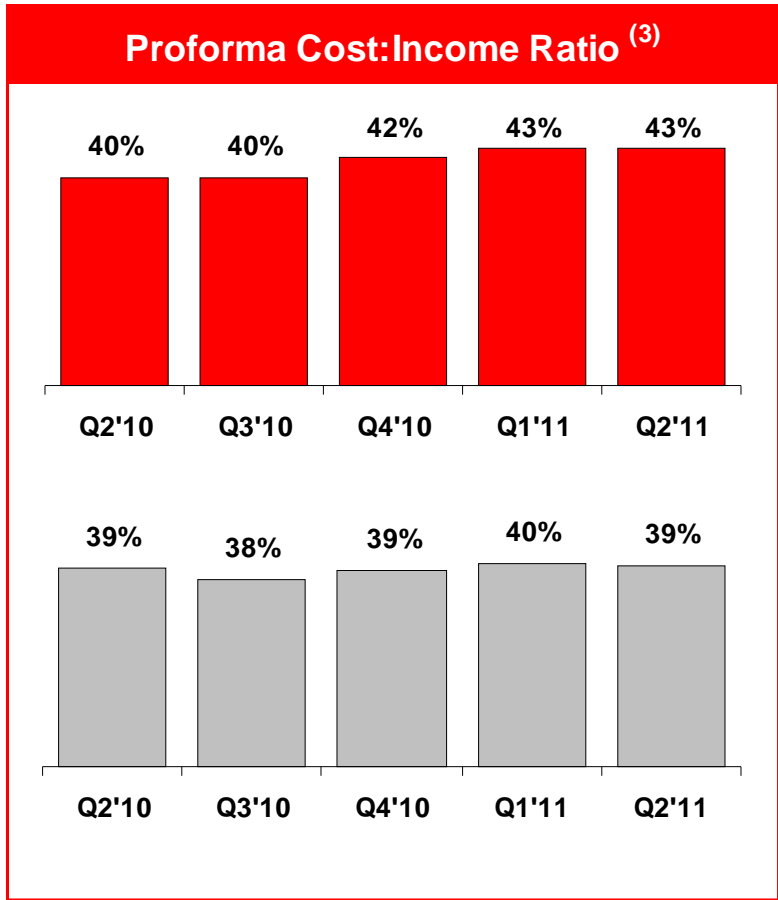
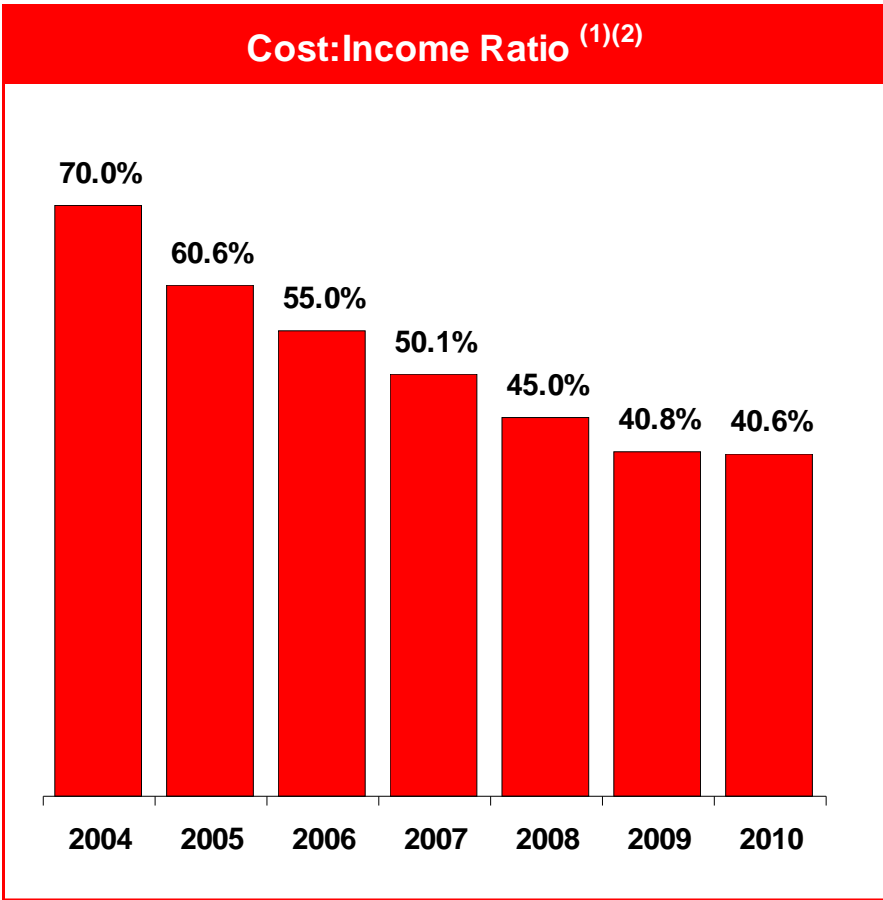


FTE

£m	H1'11	H1'11 v H1'10	H1'11 v H2'10
General & administrative expenses	953	(1%)	(0%)
Depreciation & amortisation	155	14%	20%
Operating Expenses	1,108	1%	2%

- Operating expenses were broadly flat with the tail of synergy benefits realised from the A&L migration being reinvested in growth initiatives across the bank and offsetting inflationary impacts
- The targeted cost savings of £180m from the acquisition of A&L remain on course to be achieved in 2011

Efficiency remains a competitive advantage relative to UK peers...

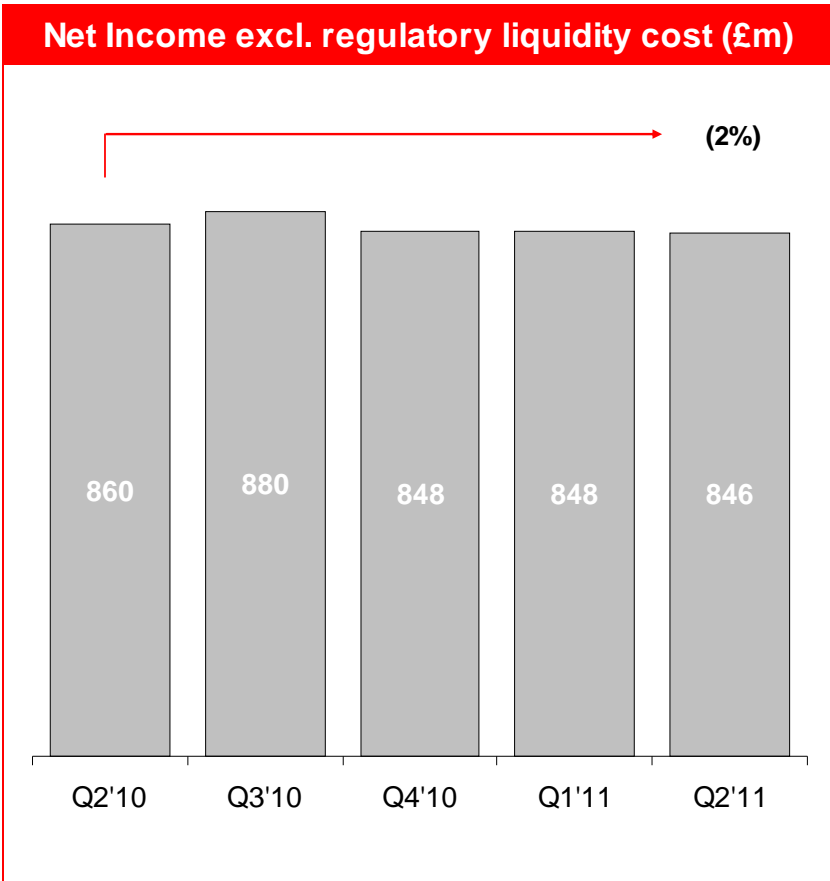
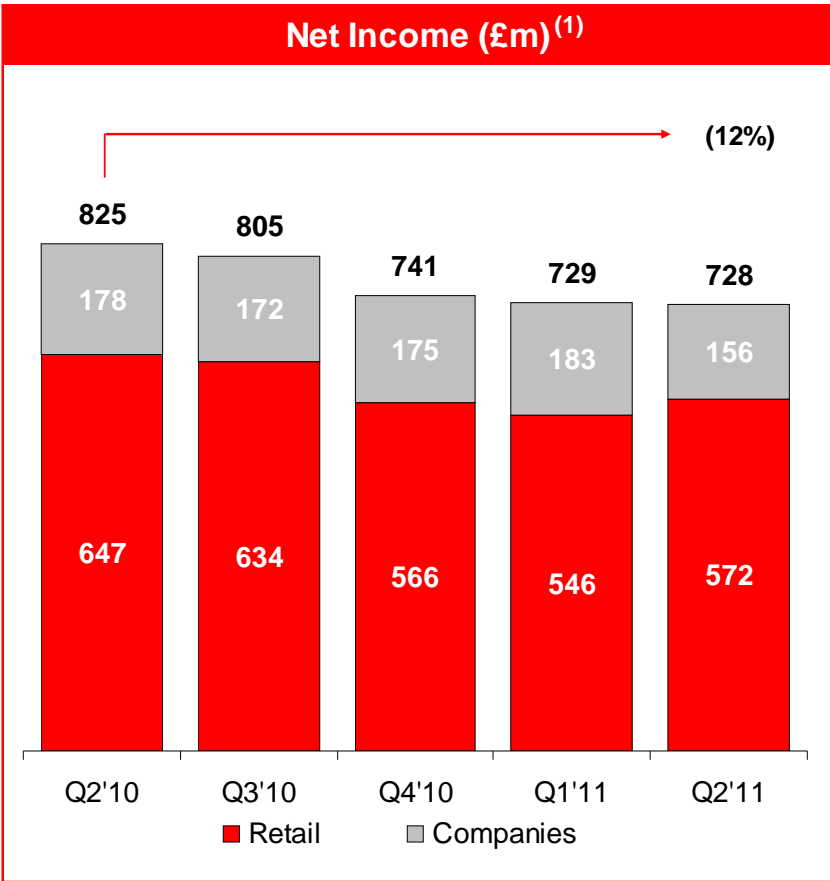


 Cost : Income ratio excl. regulatory liquidity costs

(1) FY'08 and FY'09 data includes depreciation & amortisation and B&B; FY'10 includes Santander Cards
 (2) FY05 is based on a UK view
 (3) All quarters include Santander Cards

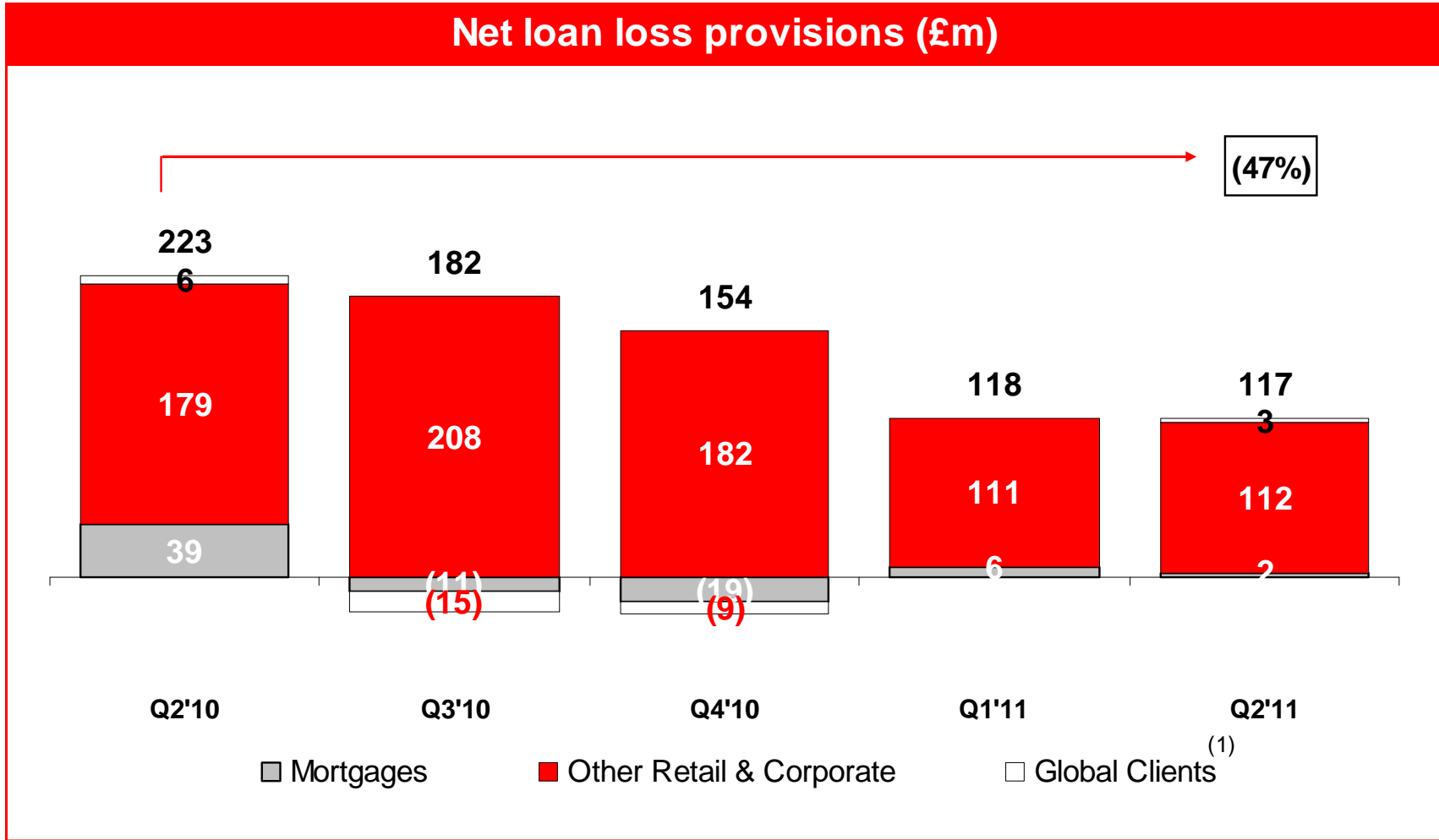


...although regulatory pressures have driven a decrease in net income



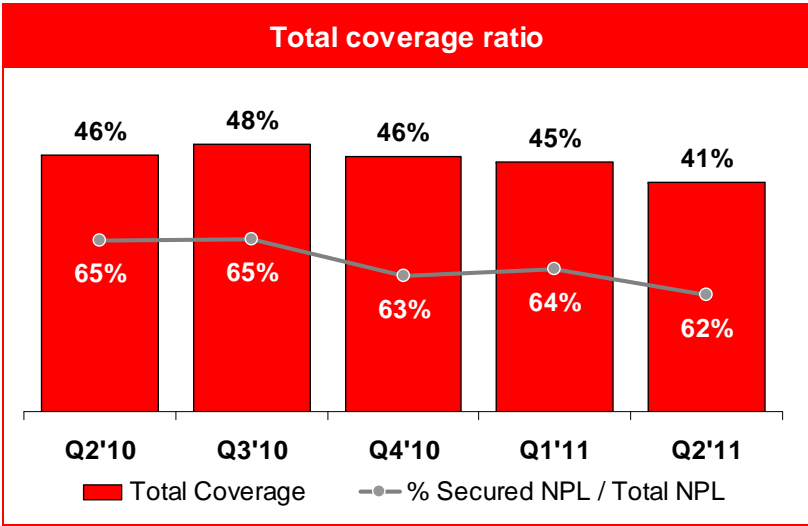
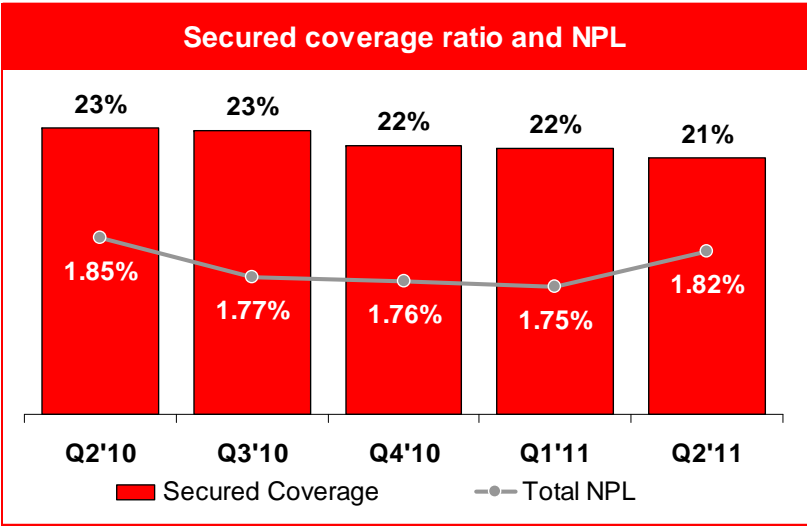
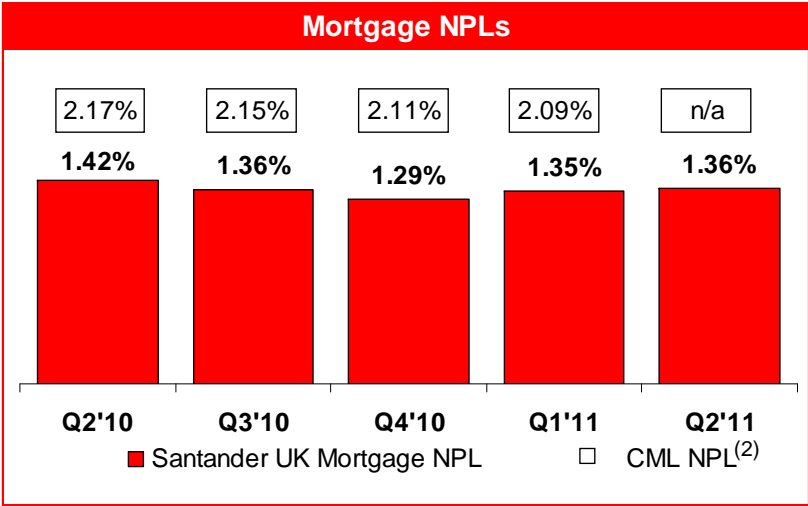
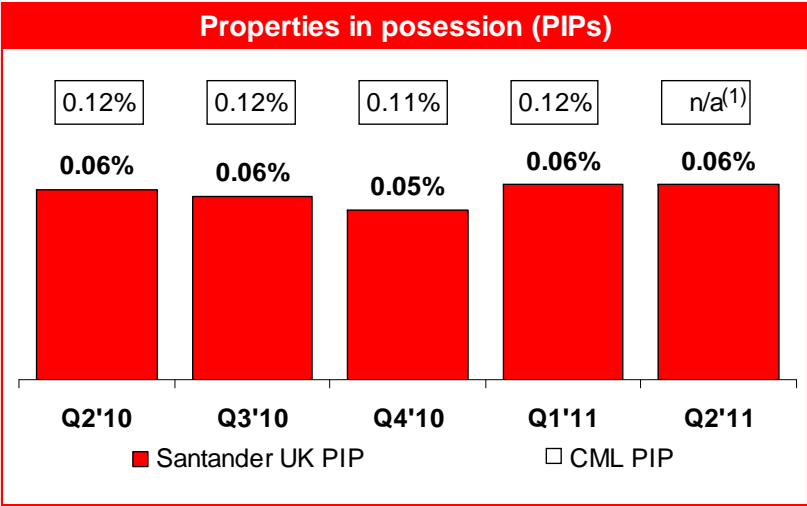
(1) Commercial Mortgages and Small Business Banking portfolios transferred from Retail to Corporate in Q2'11. Segmental analysis shown for all periods on a proforma basis.

Provisions significantly lower in 2011...



(1) Generic provisions under Bank of Spain regulations, relating to global client corporate portfolios

...with strong coverage levels maintained and arrears stabilising



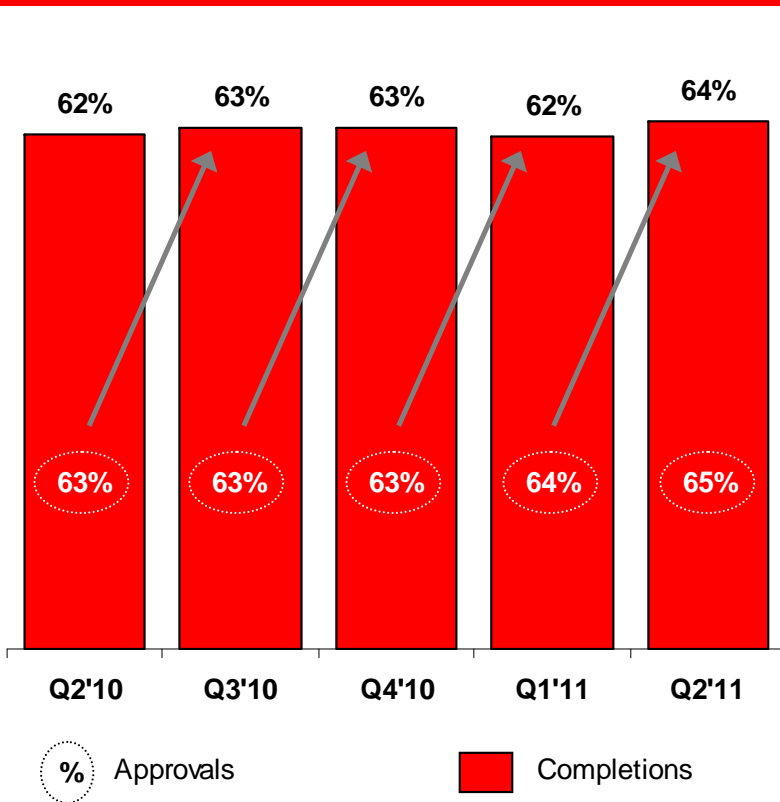
(1) CML PIP for June 2011 not available at time of reporting

(2) CML NPL relates to the UK banking sector's residential mortgages on a volume basis.

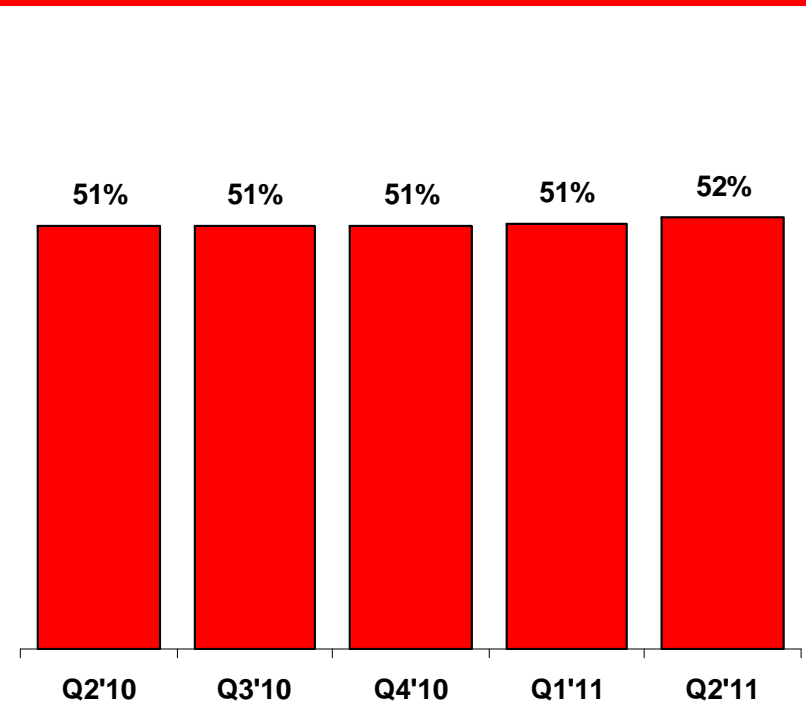
CML Mortgage NPL for June 2011 not available at time of reporting

New business and stock LTV highlights our strong credit quality

Average new business mortgage LTV (%) ⁽¹⁾



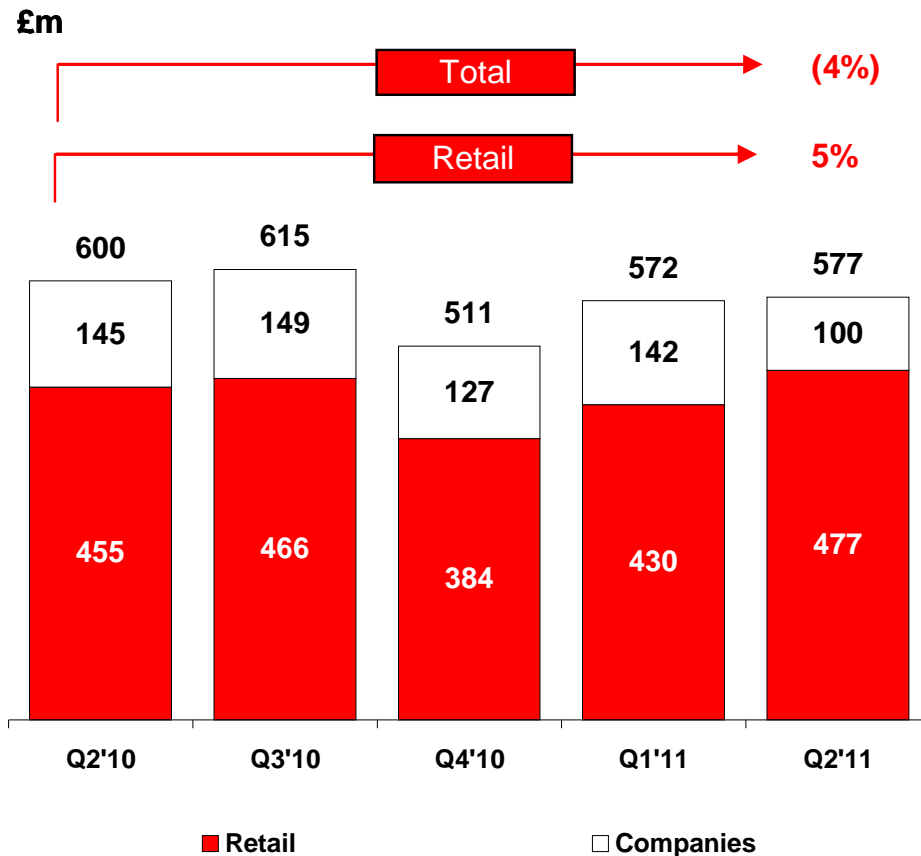
Average indexed mortgage LTV on stock (%)



(1) Based on completions

Results: Recurring profit before taxes

Recurring profit before taxes growing at 17% excluding regulatory costs ⁽¹⁾



£m	H1'11	H1'11 v H1'10	H1'11 v H2'10
PBT	1,150	(3%)	2%
Provisions for income tax	(311)	(1%)	(2%)
Profit after tax excl. extraordinary item	839	(4%)	4%
Extraordinary item	(538)		
Profit after Tax	300		

(1) Recurring profit excludes the extraordinary provisions in relation to PPI remediation. Regulatory costs consist of regulatory liquidity costs, FSCS and Bank Levy.

APPENDIX

- **Financial Results**
- **Balance Sheet**

Financial Results

Financial Results: Profit and Loss

£ million

			Variation	
	H1'11	H1'10	Amount	%
Net interest income	1,850	2,059	(209)	(10.2%)
Net fees	456	453	3	0.7%
Gains (losses) on financial transactions	249	232	17	7.2%
Other operating income*	11	11	0	0.1%
Gross income	2,565	2,754	(189)	(6.9%)
Operating expenses	(1,108)	(1,100)	(8)	0.8%
General administrative expenses	(953)	(964)	11	(1.1%)
<i>Personnel</i>	(580)	(558)	(22)	3.9%
<i>Other administrative expenses</i>	(373)	(405)	32	(8.0%)
Depreciation and amortisation	(155)	(136)	(19)	14.1%
Net income	1,457	1,655	(198)	(11.9%)
Net loan loss provisions	(235)	(461)	226	(49.0%)
Other income	(72)	(6)	(66)	n/a
Profit before taxes (w/o capital gains)	1,150	1,188	(38)	(3.2%)
Tax on profit	(311)	(313)	2	(0.5%)
Profit from continuing operations (w/o capital gains)	839	875	(36)	(4.2%)
Net profit from discontinued operations	—	—	—	0.0%
Consolidated profit (w/o capital gains)	839	875	(36)	(4.2%)
Minority interests	—	—	—	0.0%
Attributable profit to the Group (w/o capital gains)	839	875	(36)	(4.2%)
Extraordinary item**	(538)			
Attributable profit to the Group after extraordinary items (w/o capital gains)	300			

* Including dividends, income from equity- accounted method and other operating income/expenses

** Customer remediation would impact "Other Income"

Financial Results: UK Profit and Loss

£ million

	Q1'10	Q2'10	Q3'10	Q4'10	Q1'11	Q2'11
Net interest income	1,030	1,028	1,025	1,001	948	902
Net fees	221	232	224	203	198	258
Gains (losses) on financial transactions	118	114	93	71	134	115
Other operating income*	5	6	5	10	5	6
Gross income	1,375	1,380	1,348	1,284	1,285	1,280
Operating expenses	(544)	(555)	(542)	(543)	(556)	(552)
General administrative expenses	(477)	(487)	(481)	(476)	(478)	(475)
<i>Personnel</i>	(272)	(286)	(279)	(273)	(292)	(288)
<i>Other administrative expenses</i>	(205)	(201)	(202)	(203)	(186)	(187)
Depreciation and amortisation	(67)	(68)	(61)	(67)	(77)	(77)
Net income	830	825	805	741	729	728
Net loan loss provisions	(237)	(223)	(182)	(154)	(118)	(117)
Other income	(5)	(1)	(8)	(76)	(39)	(33)
Profit before taxes (w/o capital gains)	588	600	615	511	572	577
Tax on profit	(160)	(153)	(180)	(136)	(154)	(158)
Profit from continuing operations (w/o capital gains)	428	447	435	375	419	420
Net profit from discontinued operations	—	—	—	—	—	—
Consolidated profit (w/o capital gains)	428	447	435	375	419	420
Minority interests	—	—	—	—	—	—
Attributable profit to the Group (w/o capital gains)	428	447	435	375	419	420
Extraordinary item**						(538)
Attributable profit to the Group after extraordinary items (w/o capital gains)						(118)

* Including dividends, income from equity- accounted method and other operating income/expenses

** Customer remediation would impact "Other Income"

Balance Sheet

Financial Results: Balance Sheet

£ million

			Variation	
	30.06.11	30.06.10	Amount	%
Loans and credits*	200,713	199,202	1,511	0.8
Trading portfolio (w/o loans)	42,081	40,652	1,429	3.5
Available-for-sale financial assets	43	807	(764)	(94.7)
Due from credit institutions*	26,048	18,312	7,735	42.2
Intangible assets and property and equipment	1,983	1,248	735	58.9
Other assets	42,683	33,905	8,779	25.9
Total assets/liabilities & shareholders' equity	313,551	294,126	19,425	6.6
Customer deposits*	164,569	151,891	12,677	8.3
Marketable debt securities*	64,926	54,099	10,827	20.0
Subordinated debt	6,573	7,680	(1,107)	(14.4)
Insurance liabilities	1	1	(0)	(31.6)
Due to credit institutions*	39,955	46,739	(6,784)	(14.5)
Other liabilities	26,521	27,107	(586)	(2.2)
Shareholders' equity**	11,006	6,609	4,397	66.5
Off-balance-sheet funds	13,116	10,793	2,323	21.5
Mutual funds	13,116	10,793	2,323	21.5
Pension funds	—	—	—	—
Managed portfolios	—	—	—	—
Savings-insurance policies	—	—	—	—
Customer funds under management	249,184	224,463	24,720	11.0
Commercial Loans included above***	199,070	196,631	2,440	1.2
Commercial deposits included above	153,299	148,456	4,843	3.3

* Includes all stock of concept classified in the balance sheet

** Not including profit of the year

*** Excludes Santander Consumer Finance (if included H1'11 £202bn)

UK Investor Relations
Level 5
2 Triton Square
Regents Place
London NW1 3AN
e-mail: ir@santander.co.uk
www.santander.co.uk

Israel Santos
Tel. +44 (0) 20 7756 4275



Group Investor Relations
Ciudad Grupo Santander
Edificio Pereda, 1st floor
Avda de Cantabria, s/n
28660 Boadilla del Monte, Madrid (Spain)
Tel.: +34 91 259 65 14 - +34 91 259 65 20
Fax: +34 91 257 02 45
e-mail: investor@gruposantander.com
www.santander.com