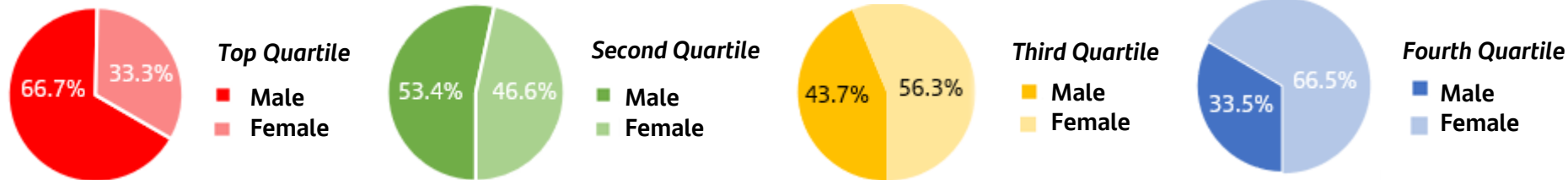


Santander Consumer UK

Santander Consumer UK (SCUK) provides a range of products designed for purchase of personal and business vehicles. Our finance and related products are distributed via a network of dealers and intermediary introducers and also through partnerships with selected car and motorcycle manufacturers. We are one of the UK's leading independent finance companies with over half a million live customer agreements.

SCUK has a diverse and inclusive culture and is about ensuring everyone, regardless of their background, ethnicity or gender has an opportunity to progress, develop and thrive. This is a commitment that starts at the very top of our organisation and flows through it.

This is our fifth annual gender pay gap report.



The proportion of eligible male and female employees who received a bonus was **89.8% (male)** and **87.6% (female)**.

30.4%

The **mean** average pay gap in SCUK, down 0.7 percentage points from our last report

30.5%

The **median** average pay gap in SCUK, up 2.5 percentage points from our last report

39.5%

The **mean** average bonus gap in SCUK, down 9.1 percentage points from our last report

33.1%

The **median** average bonus gap in SCUK, down 5.8 percentage point from our last report

The gender pay gap shows the difference in average pay between women and men. This is different to equal pay i.e. women and men receiving the same pay for the same role. 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 are confident that SCUK's gender pay gap is not a pay issue; our approach to pay is gender neutral by design where like work for like pay is measured. However, our pay and bonus gap figures show that continued positive action is required. We are committed to creating a diverse and inclusive workplace, and to achieve this we embrace and are aligned to the actions to improve gender diversity by Santander UK which can be found here: <https://www.santanderjobs.co.uk/diversity.php>



Diane Roberts
Finance Director

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 guidelines.