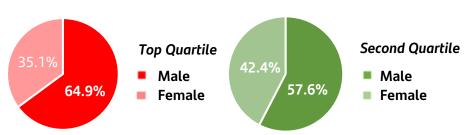
Santander Consumer UK

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 seventh annual gender pay gap 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. We are committed to creating a diverse and inclusive workplace, and to achieve this we embrace and are aligned to the actions undertaken by Santander UK which can be found here:

Diversity and inclusion at Santander Bank UK

25.2%

The **mean** average pay gap in SCUK, down 1.3 percentage points from our last report

57.2%

58.7%

The **mean** average bonus gap in SCUK, up 3.3 percentage points from our last report

Third Ouartile

Female

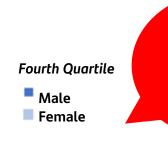
Male



The **median** average pay gap in SCUK, down 2.3 percentage points from our last report

31.8%

The **median** average bonus gap in SCUK, down 1.8 percentage points from our last report



The proportion of eligible male and female employees who received a bonus was 86.8% (male) and 87.8% (female).



39.8%

60.2%

Adam Goldhagen

Chief Operating Officer

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.