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STRATEGY

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- The Santander Group is a Spanish banking group centered on Banco Santander S.A. and is the largest bank in the Eurozone by market value.
- It is one of the largest banks in the world in terms of market capitalization.
- As its name suggests, the company originated in Santander, Cantabria, Spain.
- The group has expanded in recent years through a number of acquisitions, with *operations across Europe, Latin America, North America and Asia*.
- Many subsidiaries, such as Abbey National, have been rebranded under the Santander name.
- In April 2013, Santander was ranked as 43rd in the Forbes Global 2000 list of the world's largest companies.

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1944

The Abbey National Building Society formed in 1944 with the merger of two longstanding building societies

2008

Bradford & Bingley savings business and branches acquired by Santander UK in September 2008

2010

Abbey, Alliance & Leicester and Bradford & Bingley rebranded as Santander in 2010

Bradford & Bingley*





Abbey National plc incorporated in 1988 and listed on the London Stock Exchange in 1989

1989



Banco Santander, S.A. acquisition of Abbey National plc approved by the courts in November 2004

2004



Alliance & Leicester plc transferred to Santander UK in January 2009

2009



11213 World Current Account launched in March 2012

2012

OPERATIONS

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- >>The Santander Group operates across Europe, Latin America, North America and Asia, partly due to its acquisitions.
- >>As of 2013 it had more than **186,000** employees, **14,392** branches, **3.26** million shareholders and **102** million customers.
- >>Retail banking the main aspect of Santander's operations generates **74%** of the group's profit.

STRATEGY Thecasesolutions.com

Our growth strategy is to increase market presence in the consumer finance industry while deploying our capital and funding efficiently

- » Continue growing presence in prime markets and dealer lending platform through Chrysler Capital and in unsecured consumer lending through existing and new relationships
- » Capitalize on increasing consumer loan demand, deep and sustained access to committed funding, and abundant partners and OEM2 relationships to drive originations
- » Focus on continued integration and utilization of advanced technology platforms to maintain an industry-leading efficiency ratio and provide a competitive edge.

Best bank for people

Thecasesolutions.com

Recruit, retain and reward the most talented and committed people so to provide the best service to customers.

people

Best bank for customers Thecasesolutions.com

Build long-lasting relationships with retail customers by offering clear products with ongoing value.

Build long-term partnerships with corporate customers by understanding their needs, with better products and tailored services.

customers

shareholders

Best bank for shareholders

Thecasesolutions.com

Maintain a conservative capital, funding and liquidity profile, underpinned by a prudent approach to risk, in order to generate consistent returns for shareholders through the economic cycle.