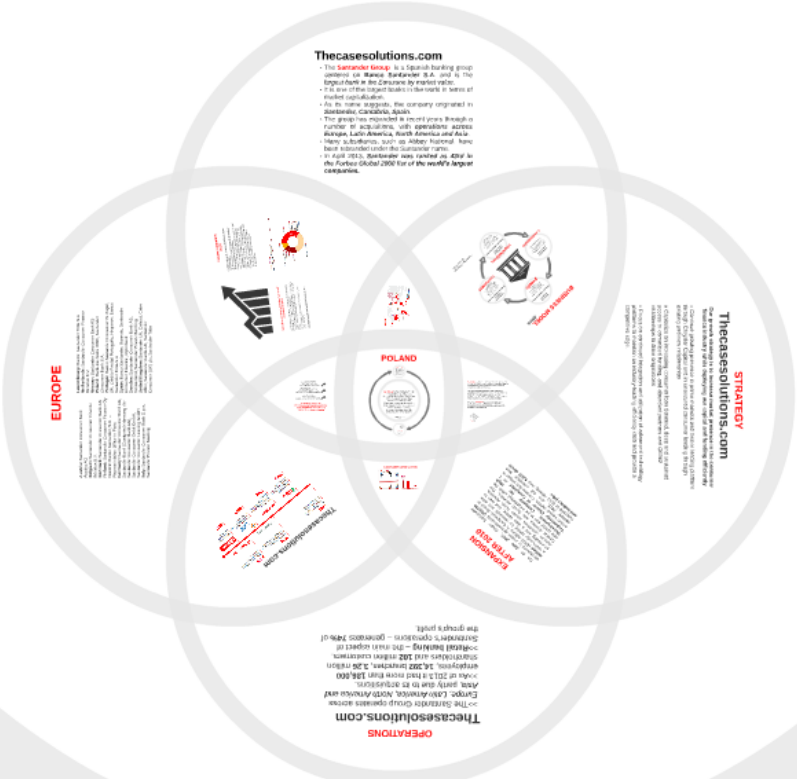


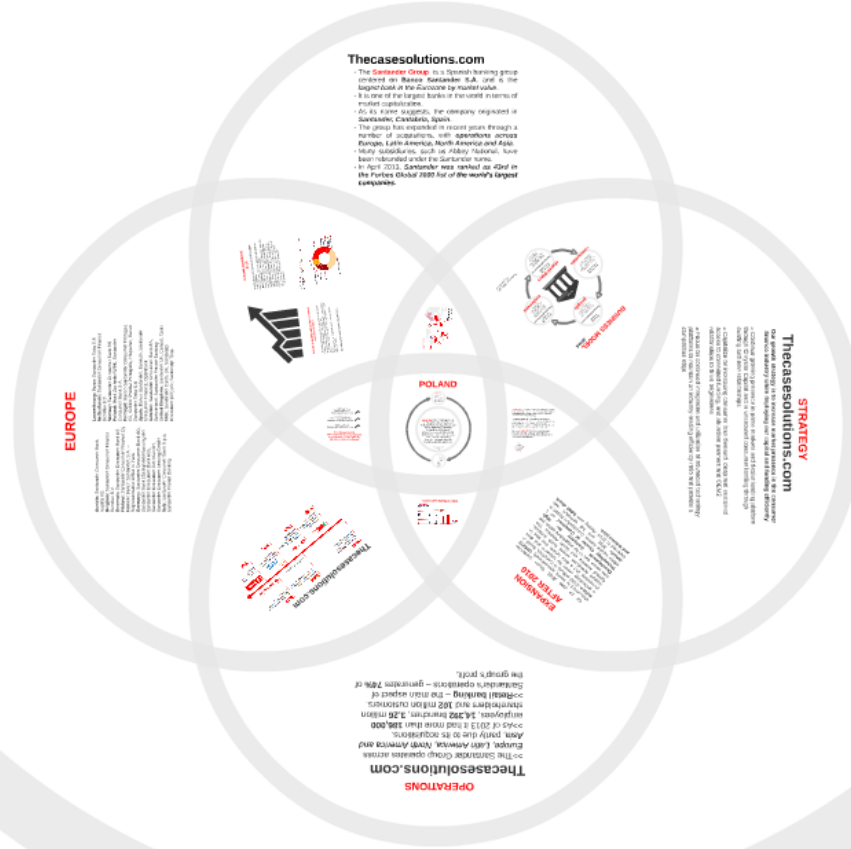
# Note on Islamic Finance

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# Note on Islamic Finance

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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 long-standing 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\*

 **Santander**

 **ABBEY NATIONAL**

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

**1989**

 **Abbey**

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

**2004**

 **Alliance Leicester**

Alliance & Leicester plc transferred to Santander UK in January 2009

**2009**

 **112|3 CURRENT ACCOUNT**

112|3 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.