

Net Interest Income

£1,783m

Up 7% on the first half of 2014, driven by margin improvements and increased retail and corporate lending.

Profit before tax

£929m

Up strongly on the first half of 2014, with continued growth in net interest income, and well-performing retail and corporate loan portfolios.

Banking net interest margin ('NIM')

1.86%

Up 6 basis points on the first half of 2014, largely due to the lower cost of retail liabilities.

Cost-to-income ratio

53%

Improved from the first half of 2014, with administrative expenses tightly managed absorbing ongoing investment.

CET 1 capital ratio

11.7%

Strong capital position with an improved PRA end-point Tier 1 leverage ratio of 4.1%.

Loan-to-deposit ratio

124%

Unchanged from the end of 2014, with strong growth in Retail Banking assets and liabilities.

Gross mortgage lending

£11.9bn

We helped 15,800 first-time buyers and 2,800 Help to Buy customers purchase a home.

Lending to corporates

+11% year-on-year

During the first half of 2015, we extended £4.5bn of new facilities to SMEs and mid-sized corporates, an increase of 15% on the first half of 2014.

Retail customer satisfaction

61.7%

Gap between Santander UK and the average of three highest performing peers closed¹. Further improvement is at the heart of our plans.