



Summarised long term credit ratings:

This table shows the Jersey and Isle of Man sovereign ratings and the long term credit ratings of our peer group with operations in the Crown Dependencies.

Standard & Poor's		Moody's		Fitch	
AAA		Aaa		AAA	
AA+		Aa1		AA+	
AA		Aa2		AA	
AA-	Jersey (Sovereign)	Aa3	Isle of Man (Sovereign)	AA-	HSBC Bank plc Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Ltd
A+	Barclays Bank plc HSBC Bank plc	A1	Santander Financial Services plc Barclays Bank plc HSBC Bank plc Investec Bank plc Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Limited	A+	Santander Financial Services plc Barclays Bank plc
A	Lloyds Bank Corporate Markets plc NatWest Markets plc Royal Bank of Scotland International Ltd	A2	Skipton Building Society*	A	
A-	Santander Financial Services plc	A3	The Bank of NT Butterfield & Son Limited	A-	Investec Bank plc Skipton Building Society *
BBB+	The Bank of NT Butterfield & Son Limited	Baa1		BBB+	
BBB		Baa2		BBB	
BBB-		Baa3		BBB-	
BB+		Ba1		BB+	
BB		Ba2	Standard Bank Group Limited **	BB	
BB-		Ba3		BB-	Standard Bank Group Limited **

Moody's A1 rating refers to Santander Financial Services plc's long term deposit risk rating; the company's long term counterparty risk rating from Moody's is Aa3.

- * Skipton International Limited, based in Guernsey, has not been rated. Skipton International Limited is a subsidiary of Skipton Building Society headquartered in the UK. Skipton Building Society has not been rated by Standard & Poor's.
- ** Standard Bank Offshore Group Limited (with subsidiaries in Jersey, the Isle of Man and Mauritius) has not been rated. Standard Bank Offshore Group Limited is ultimately owned by Standard Bank Group Limited headquartered in South Africa. Standard Bank Group Limited has not been rated by Standard & Poor's.

Source: Company websites, 04 July 2025

Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch.

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