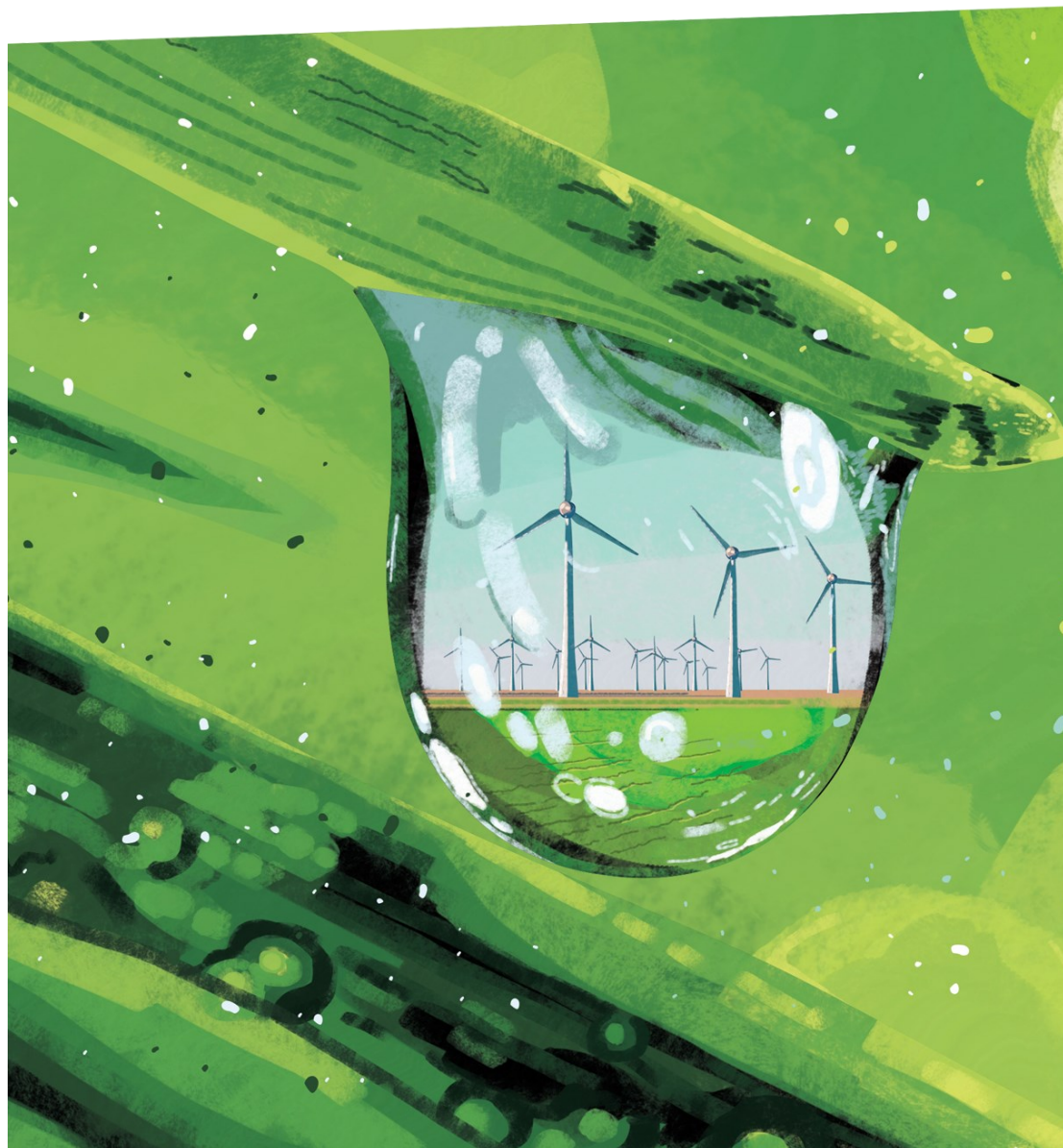


Santander Bank Polska

Annual Report Allocation & Impact Report



SUSTAINABLE DEVELOPMENT GOALS



Annual Report

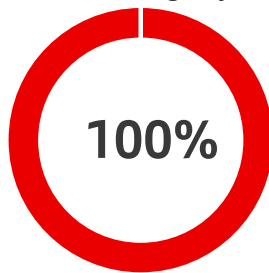
Key Figures

Santander is committed to financing the transition to a more sustainable future. Santander Bank Polska has issued Sustainable Bank Securities under the Santander Bank Polska Sustainability Issuance Framework. This report outlines how the proceeds from the said instruments issued by Santander Bank Polska have so far been allocated as well as the associated impact. The limited assurance report to this report was issued by an independent external company specialized in providing required reviewing services and is publicly available on the Santander Bank Polska website (Investor Relations section) together with this report.

**Number of people who have been
recipient of Affordable Housing
finance**

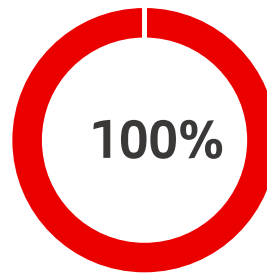
5 054

Proceeds Allocated by Eligible
Category



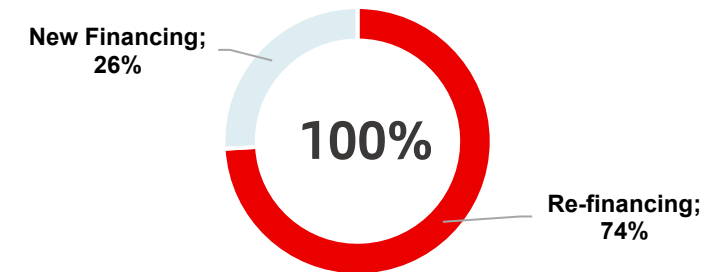
■ Affordable Housing

Proceeds Allocated



■ Allocated

Re-financing vs New Financing



■ Re-financing

■ New Financing

Annual Report

Allocation Details

Eligibility Criteria of Allocated Social Assets

Affordable housing



According to Santander Bank Polska Sustainability Issuance Framework, this activity is considered social when the credit provided by the Santander Bank Polska enable access to housing for underserved population in form of:

- Mortgages to underserved buyers;
- House improvement loans to underserved home owners.

Target population: Population living in inadequate housing with income less than 80% of average median income for the area based on public data provided by GUS (Statistics Poland)

Use of Proceeds allocation table

Portfolio of Eligible Assets			Sustainability Funding			
Eligible Categories	Amount PLNm	Allocated PLNm	ISIN	Issuance Date	Maturity Date	Amount PLNm
Eligible Social Assets						
- Affordable housing	1 100	750	PLBZ00000317	22.12.2021	22.12.2023	750
Total Portfolio of Eligible Assets	1 100	750				

Further Details

Santander's Impact Metrics			
Eligible Category	Number of people who have been recipient of the finance		
Affordable housing	5 054	Percentage of Eligible Assets Portfolio Allocated (usage)	68%
		Percentage of Sustainability Funding allocated to Eligible Assets Portfolio	100%
		Total Amount of Unallocated Eligible Assets	PLN 350m
		Total amount of Net Proceeds of Sustainability Funding allocated to Eligible Assets Portfolio	PLN 750m
		Percentage of Sustainability Funding used to refinancing of Eligible Assets Portfolio	74%

Thank You.

Our purpose is to help people
and business prosper.

Our culture is based on believing
that everything we do should be:

Simple Personal Fair

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