

Santander Bank Polska S.A. (the “Bank”) hereby announces the decision regarding the early redemption of its own bonds, series 2/2023, in accordance with item 8.1 of the terms and conditions of the series 2/2023 bond issue, issued on 29 November 2023, with the final redemption date set for 30 November 2026, bearing the ISIN code PLBZ00000333 (“Bonds”).

In connection with the above, the Bank notifies that the decision has been made to carry out the early redemption of all 6,200 (in words: six thousand two hundred) Bonds with a total nominal value of PLN 3,100,000,000 (in words: three billion one hundred million zlotys) on the early redemption date, i.e. on 29 November 2025.

The record date for entitlement to benefits from the early redemption of the Bonds will be 21 November 2025.

The early redemption of the Bonds will be carried out via the system of the National Depository for Securities S.A. (“KDPW”), after the counterparties are determined based on the information received from entities maintaining the bondholders’ securities accounts, by transferring funds to the securities accounts of the Bond holders through KDPW and the entities maintaining these accounts.

The Bank further informs that, in connection with the early redemption of the Bonds, it has submitted an appropriate application to suspend trading of the Bonds on the regulated Catalyst market operated by the Warsaw Stock Exchange S.A., as of 19 November 2025.