

Warsaw, 22 October 2025

Santander Bank Polska S.A. ("the Bank") hereby informs that it has decided to proceed with the early redemption of its own series E bonds, pursuant to point 8 of the terms and conditions governing the issuance of series E bonds, issued on 2 December 2016, with the final redemption date falling on 3 December 2026, designated by the ISIN code PLBZ00000226 ("the Bonds").

Accordingly, the Bank announces that it has decided to carry out the early redemption of all 120,000 (in words: one hundred and twenty thousand) Bonds, with a total nominal value of EUR 120,000,000 (in words: one hundred and twenty million EUR) on the early redemption date, i.e., on 3 December 2025.

The date for determining the entitlement to benefits under the early redemption of the Bonds will be 25 November 2025.

The early redemption of the Bonds will be executed via the system of Krajowy Depozyt Papierów Wartościowych S.A. ("KDPW") following the determination of transaction parties based on information provided by entities maintaining bondholders' securities accounts, by transferring funds to the securities accounts of bondholders via KDPW and the entities maintaining such accounts.