

Financial results of Santander Bank Polska Group for 1-3Q 2025



Agenda

Results 1-3Q 2025

1. Our activities and our people
2. Our business development
3. Our customers
4. Our financial results

More information

5. Attachments

Our activities
and our people

01

Our communication

At Santander Bank Polska, we have been close to our customers for many years. We support our customers in important matters and daily challenges so that they can focus on what really matters to them.

360 campaigns – ATL, digital and social media

This year, we have run campaigns targeting the Mass, Young and SME segments.

Campaigns targeting the Mass segment:

in campaigns addressed to the Mass customer segment, we continue our Santander-supports-important-matters communication.

In the mobile application campaign, we promoted free of charge instant transfers and during the last campaign "Savings support important matters", we advertised our special interest rate of 6% for Multi Savings Account. Since June, the account for teenagers has been on special offer with the campaign addressed to parents and since August we have taken actions to support account opening with the ID authentication via mObywatel gov app.

Campaigns targeting the Young segment:

the campaigns under the strap-line "Dobrze się zaczyna" (It starts well), we show how our products and functionalities can make the daily important matters easier for the young. Campaigns are run with the ambassador of the Young segment – Przemek PRO.

Campaigns targeting the SME segment:

- **Free-of-charge business account** and many tools that come in handy when you run your business. We depict the hardship and the pride as well as satisfaction from running your own business.
- **Educational campaign for new entrepreneurs** who want to start or grow their business. This is the second series of webinars evidencing that Santander is the market expert in business customer service. Communication is run in social media, influencer marketing, perfo, content and the radio in liaison with money.pl



Digital & Social media initiatives

Our social media include 9 profiles on 5 social media platforms (Facebook, Instagram, Tik Tok, YouTube, LinkedIn). They have gathered 500 thousand followers in total and reached nearly 20 million users in 6 months.

We ran the following additional campaigns:

- **Specific image targets** – reach, engagement, displays, views. These activities have enabled us to systematically build and develop a community following us on the bank's profiles,, including the viral RTM on TikTok featuring Bobrito Santanderito – the cute Beaver who has become our informal ambassador among our employees.
- **Advertisements of the account for teenagers** – communication addressed both to teenagers aged 13-17 and parents of children aged 7-17 – in cooperation with ambassador Przemek PRO and promotional activities on platforms such as TikTok, Instagram, Snapchat and YouTube and with rich media formats engaging the audience. We have also reached parents via Librus, an interactive student info system.
- **Account with mObywatel government app on special offer** – image building activities on Digital and SoMe platforms.
- **Santander Letnie Brzmienia summer music festival** – tickets sold with 20% discount in the mobile app, the festival card on special offer, with geotrapping in use – advertisements targeted at festival participants, line-up advertising. All concerts and their social media coverage are now part of history.
- **Entrepreneur Week** – value proposition for SME customers, including a fuel discount, a cyber security competition, a charity event and video podcasts about AI tools on YT.
- **Santander Work Cafe** – building the awareness and promoting the image of branches with a free co-working area among entrepreneurs and students via Google tools.
- **Santander Open Academy** – during the two-month campaign, we gathered (as planned) 50,000 applications for language courses using Meta, YouTube and digital channels.
- **Campaigns promoting investments and Credit Card Lottery** – we supported business units in the special offer for Investments from PLN 200 in the mobile app as well as the Summer Credit Card Lottery in digital and SoMe channels. Well selected target groups and engaging communications facilitated superb performance in digital and social media.



Our people

Improving employee experience

- Based on the survey into the needs and experiences of employees with the Total Experience (TX) methodology implemented as part of the strategy, we updated key standards and tools, where employee experience (EX) is as important as customer experience (CX).

Development and training

- We prepared and launched a new training programme for employees to expand their data analysis skills.
- We implemented comprehensive leadership transformation activities, including development programmes and tools that strengthen leaders' skills. We launched a development programme related to the role of AI in the lives of leaders.

Health, Safety and Wellbeing

- As part of a series on health promotion and healthy habits, educational materials were prepared and meetings with experts were organised.
- September was a month of education on wellbeing pillars at the Bank. Each week was dedicated to a different theme: physical health, mental health, healthy relationships and healthy finances. Activities included webinars, articles, and a chess tournament with the participation of hobby clubs.

Corporate culture

- In September, the "Great Place to Work" employee opinion survey was conducted. The Bank received this prestigious certificate for the third time in a row!
- In the third quarter, a number of initiatives were implemented supporting the development of an inclusive corporate culture. As part of educational activities for employees, webinars were held on the subject of partnership in parenting and the role of men in the context of contemporary challenges.
- Content was published to promote openness and diversity in the workplace, including an inclusive language guide.
- Activities supporting the development of employee networks were continued, focusing on strengthening their engagement and visibility.

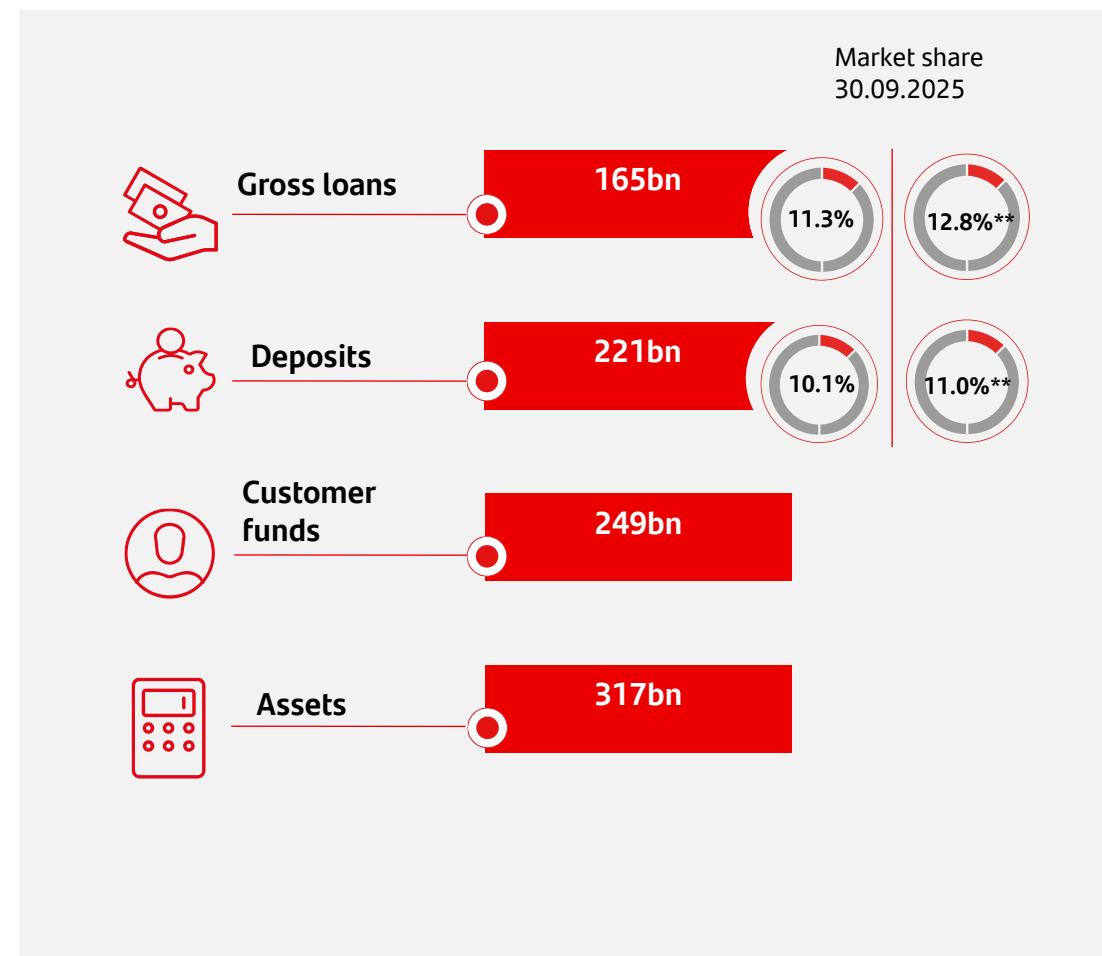
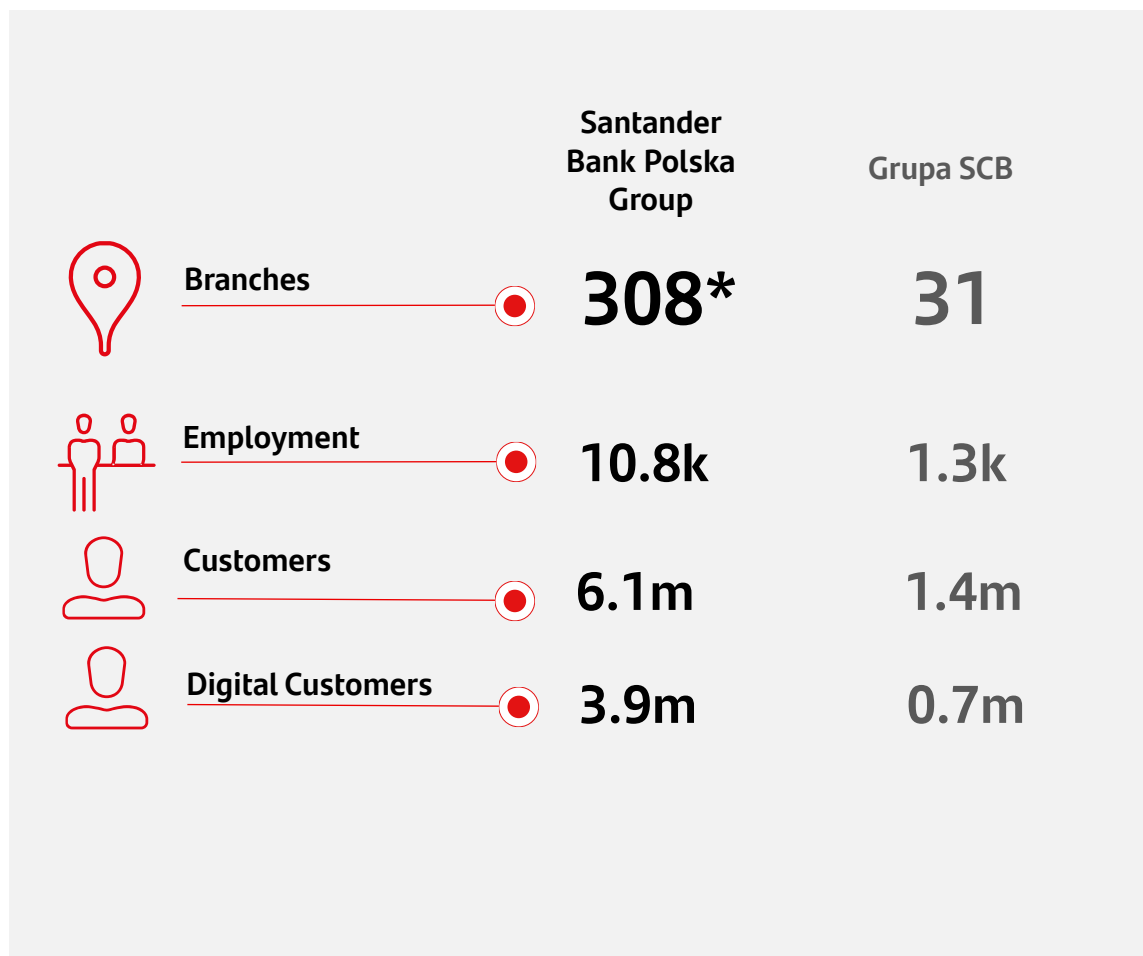


Our business development

02

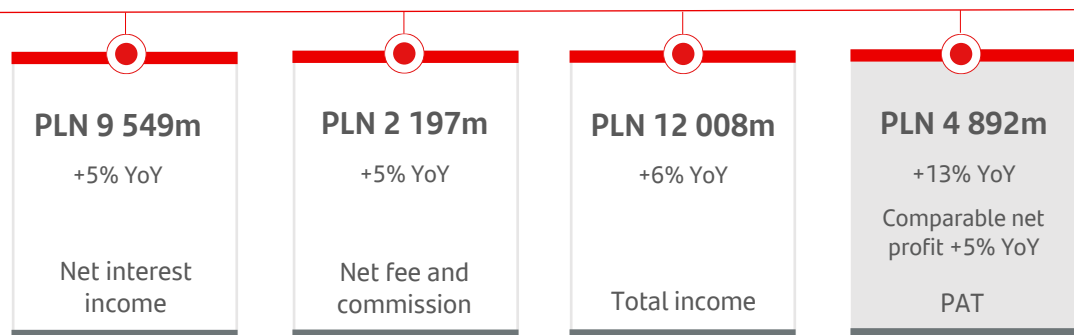
General operational data

Key volumes



Key financial results

Key results



On a comparable basis, i.e. after excluding the following continued operations: from 2025 profits:

- Cost of legal risk attached to mortgage loans in foreign currencies - PLN 987m
- Contributions to the BFG guarantee and resolution fund - PLN 334m (including PLN 63m for guarantee fund)

and from 2024 profit:

- Cost of legal risk attached to mortgage loans in foreign currencies - PLN 1 099m
- Contributions to the BFG guarantee and resolution fund - PLN 233m.
- One-off adjustment for payment holidays for PLN mortgage borrowers in 2024 subject to specific eligibility criteria PLN 134,5m.
- Rise in expected credit loss allowances resulting from the extension of quantitative criteria for identifying a significant increase in credit risk and determining the classification of exposures to Stage 2 PLN 124.5m.

Financial ratios

Capital position

Strong capital position, well above the KNF requirements

for continued operations (pro forma):

TCR — 19,80%

CET1 — 19,14%

including discontinued operations:

TCR — 18,06%

CET1 — 17,38%

Liquidity position

Safe liquidity position

Group L/D — 72,7%

SBP L/D — 70,8%

Group LCR*** — 203,95%

ROE, ROA

for continued operations :

ROE — 21,6%**

ROA — 2,0%

ROE, ROA

including discontinued operations:

ROE — 20,3%**

ROA — 1,8%

Our customers

03

Our customers in numbers*

Retail customers

5.5m customers	+1% YoY
420k customers	+18% YoY
3.5m digital customers	+6% YoY
3.0m mobile customers	+9% YoY
106m mobile banking transactions in Q3	+17% YoY



SME customers

560k customers	+6% YoY
405k digital customers	+6% YoY
260k mobile customers	+16% YoY
3.3m mobile banking transactions in Q3	+24% YoY



Corporate customers

27.7k customers	0% YoY
22.1k Digital customers	+1% YoY
6.5k Mobile customers	+11% YoY



New products and services

Retail customers

- We launched temporary cash loan offers with attractive interest rates for both customers with and without a loan.
- We introduced the "Holiday Deposit" (4% for 3 months) and the Autumn Deposit (3.5% for 3 months).
- For affluent customers, we launched the structured deposit "Stabilna Para 4", with the underlying being the EUR/PLN exchange rate published by the National Bank of Poland.
- We launched the "Santander Prestiż Dłużny Dolarowy" Investment Fund (debt fund in USD).



SME customers

- We introduced special credit offers, including:
 - sales of the Biznes Ekspres EBI loan,
 - "Summer with a business loan" with a reduced commission (up to 0%),
 - reduced fees for loans with ARiMR interest subsidies and loans with partial repayment of ESG capital,
 - reduced origination fees for loans granted to take over exposure from other banks.
- We launched promotions, including:
 - PLN 0 business account for sole traders and farmers – with no account management fees or selected banking activities, indefinitely,
 - 15% discount when purchasing Moja Firma insurance.



Corporate customers

- Continuation of digitization and development projects aimed at delivering the highest quality service to clients. Implementation of artificial intelligence initiatives: efforts to enhance the potential of the data ecosystem and deploy generative AI solutions, with a focus on informed and ethical use of the technology. Release of an AI-powered dictionary designed to help easily and quickly update address data of our clients' contractors.



Education and support for customers

Retail Customers

- We expanded the account opening process for young customers aged 7-12 – parents can immediately activate Santander services online for their child.
- We implemented a QR code account sales process.
- We ran a campaign for teenagers at the beginning of the school year, "Smart Saving from the Start" – teaching young people how to save.
- We launched the first 10 euro-denominated ATMs.
- We continued our educational activities on safe banking and cybersecurity.
- We offer a range of free training courses through Santander Open Academy to support personal and professional development.



SME Customers

- We simplified the Smart Loan process with a civil guarantee instead of a promissory note with a guarantee, with the option of remote signing using a single-use qualified electronic signature.
- We launched multi-currency support for corporate cards – corporate customers can link their debit cards issued for PLN accounts to foreign currency accounts and open online banking accounts in 15 different currencies.
- We made it possible to request certificates from online and mobile banking (e.g. account ownership, deposit history, account turnover, and timely repayment of liabilities).



BCB customers

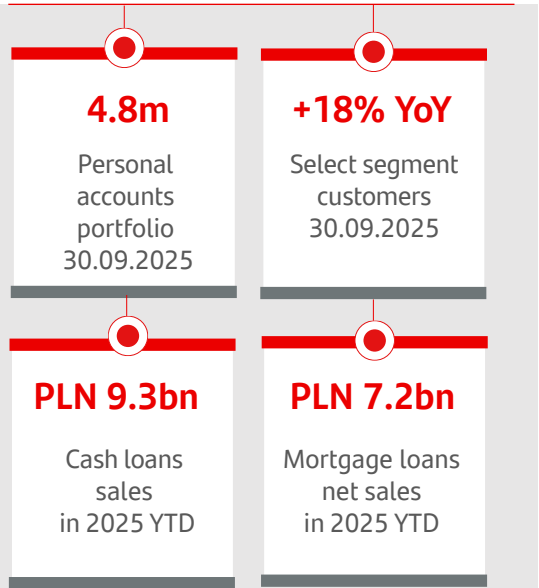
- We implemented further improvements in the Corporate Lending Platform (CLP) aimed at accelerating the credit process. Many stages of the credit process were automated, resulting in faster credit decisions and minimized risk of errors.
- We introduced new changes in the iBiznes24 system. Clients have to new functionalities and improved usability of the mobile application. New modules were added to enhance user experience.

CIB customers

- For the ninth time in a row, our Dealers won the Ministry of Finance ranking, confirming that our Division maintains its leading position on the Polish bond market.
- In the first half of 2025, we issued more than 170 stock recommendations in the CEE region.
- We began trading in treasury bonds and achieved above-average results in the subscription of structured deposits.

Selected business data

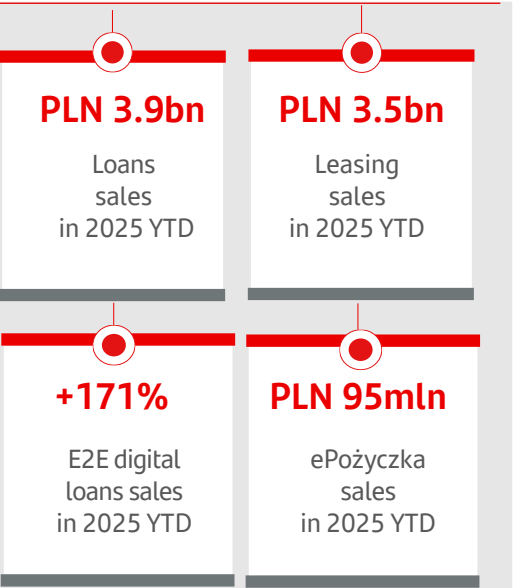
Retail customers



Cash and Mortgage Loans sales growth.

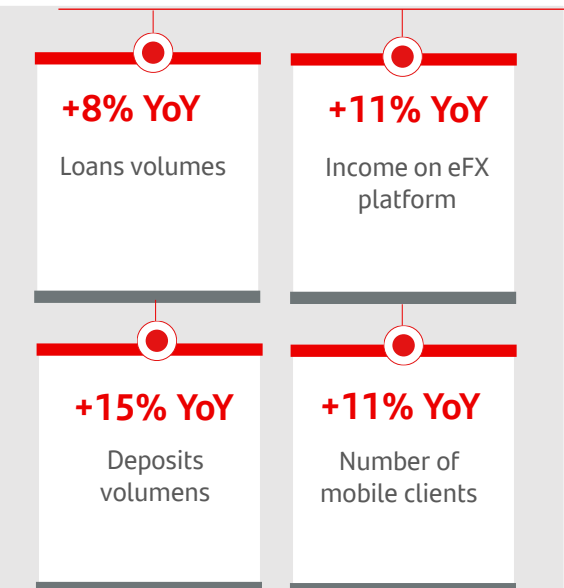
Dynamic growth in the number of Select segment customers.

SME Customers



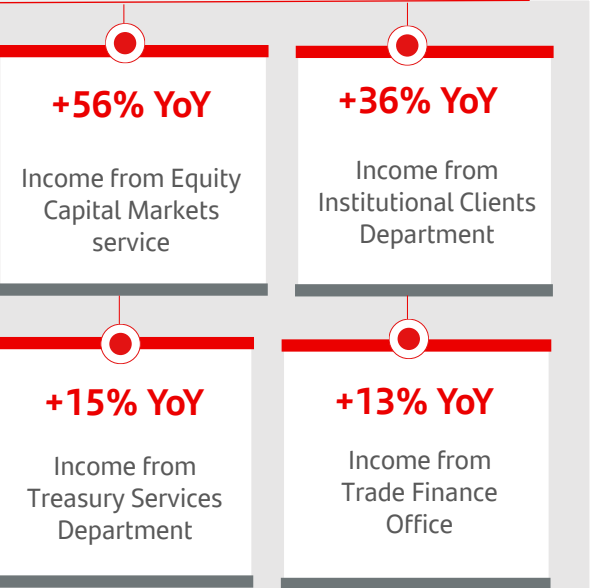
SME financing (sales of loans and leasing) growth.

BCB customers



Strong results in sales of credit facilities. Credit and deposit volumes growing yoy. Growth in Customer activity in digital channels. Growing volume of green financing.

CIB Customers



We are in active dialogue with the Bank's key customers, continuing to implement Responsible Banking commitments, acting in accordance with the adopted strategy.

Results for 1-3Q 2025

Our financial performance

04

Gross loans

Comment

Santander Bank Polska S.A.

- The loan portfolio increased by 5% YoY* and +1%QoQ.
 - Mortgage loan sales in Q3'25: +42% vs. Q3'24;
 - Cash loan sales in Q3'25: +9% vs. Q3'24;
- CHF mortgage loans: -93% YoY* (-93% YoY in PLN)
- SME loans (including leasing and factoring): +5% YoY and +2% QoQ and BCB loans: +8% YoY and +2% QoQ
- CIB loans (including leasing and factoring): -3% YoY and -6% QoQ.

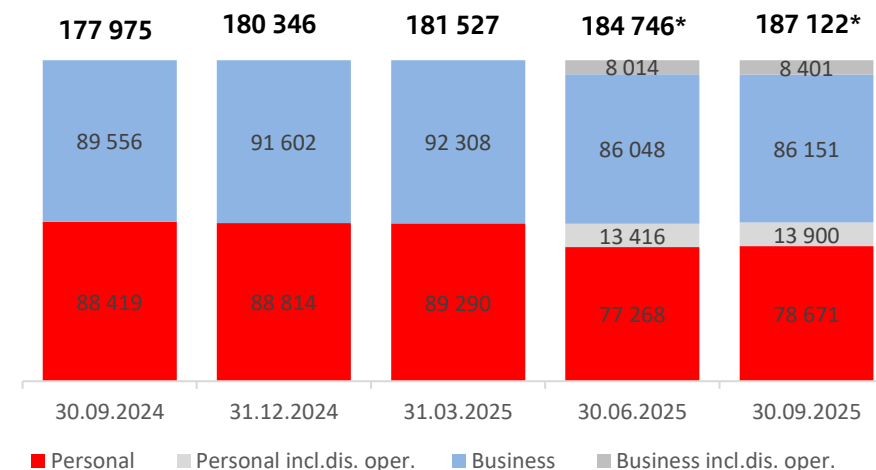
Discontinued operations - Santander Consumer Bank

- SCB gross loans: PLN22.3bn (+11% YoY and +4% QoQ)

Gross loans

PLNm

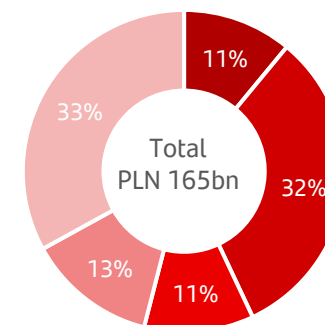
+5%*



PLNm

Gross loans	30.09.2025*	30.09.2025	30.09.2024	YoY(%)*	QoQ (%)*
Personal portfolio	92 571	78 671	88 419	5%	2%
Business portfolio	94 551	86 151	89 556	6%	0%
Total	187 122	164 822	177 975	5%	1%

Gross loans - structure



- CIB
- BCB
- SME
- Non-mortgage personal loans
- Mortgage loans

Customer funds

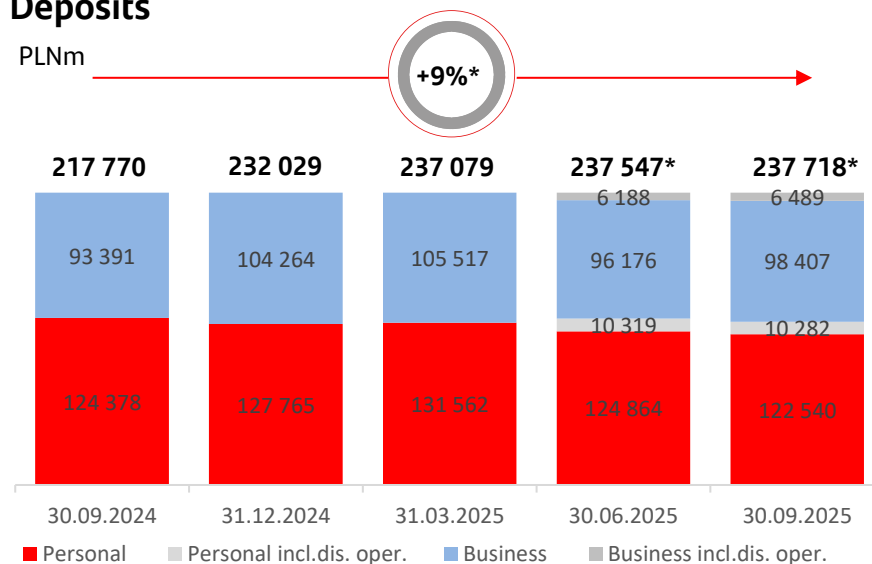
Comment

- Deposits +9% YoY and stable QoQ.
- In the third quarter, there was a slight decline in deposits from individual customers by 2%. Current deposits decreased by 4% QoQ due to lower balance on saving accounts, while term deposits recorded a balance increase of 3.3% compared to the end of June 2025.
- Corporate deposits in Q3 increased by 2%: term deposits rose by 8%, while current deposits remained at the same level.
- Share of term deposits in total deposits stable at 28%
- Investment funds reached PLN 28.6bn at the end of September, up 23% YoY and 8% compared to the end of the previous quarter.
- The Group's total client funds at the end September 2025 amounted to PLN 249,5 bn.

Discontinued operations - Santander Consumer Bank
Deposits: PLN 16.7bn (+7% YoY and +2% QoQ)

Deposits

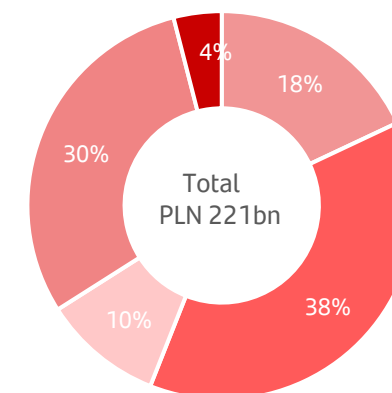
PLNm



PLNm

Deposits	30.09.2025*	30.09.2025	30.09.2024	YoY (%)*	QoQ (%)*
Personal	132 821	122 540	124 378	7%	-2%
Business	104 896	98 407	93 391	12%	2%
Total	237 718	220 947	217 770	9%	0%

Deposits - structure



- Personal term deposits
- Personal current deposits
- Business term deposits
- Business current deposits
- Other

Net interest income and net interest margin

Comment

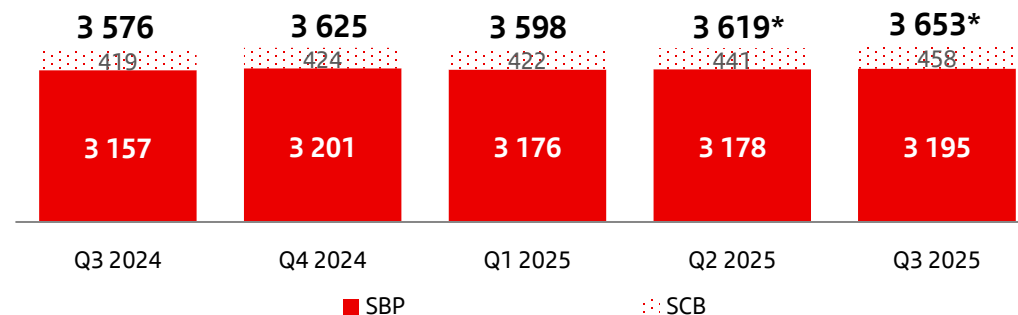
- In 1–3Q 2025, the interest income amounted to PLN 9.5bn, representing a 5% increase year-on-year. In Q3 2025 alone, it increased by 0.5% compared to the previous quarter.
- On an annual basis, interest income grew by 6%, while interest expenses increased by 7% year-on-year. On a quarterly basis, interest income decreased by 3% and interest expenses by 11%.
- The net interest margin on continuing operations amounted to 4.88% in Q3 2025 and remains stable compared to previous quarters despite changes in market interest rates.

Discontinued Operations - Santander Consumer Bank

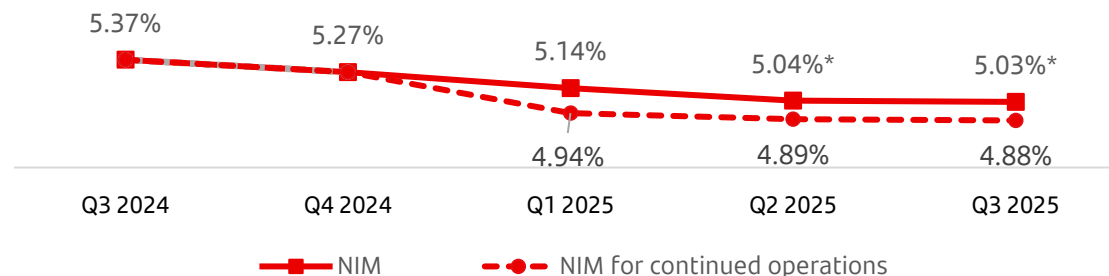
Net interest income in 1-3Q 2025 amounted to PLN 1 322m, an increase of 12% YoY. In Q3 2025 alone, it increased by 4% compared to the previous quarter.

Net interest income

PLN m



Net interest margin



The calculation of the net interest margin of Santander Bank Polska S.A. includes the allocation of swap points from derivative instruments used for liquidity management but excludes interest income from the portfolio of debt securities held for trading and other trading exposures.

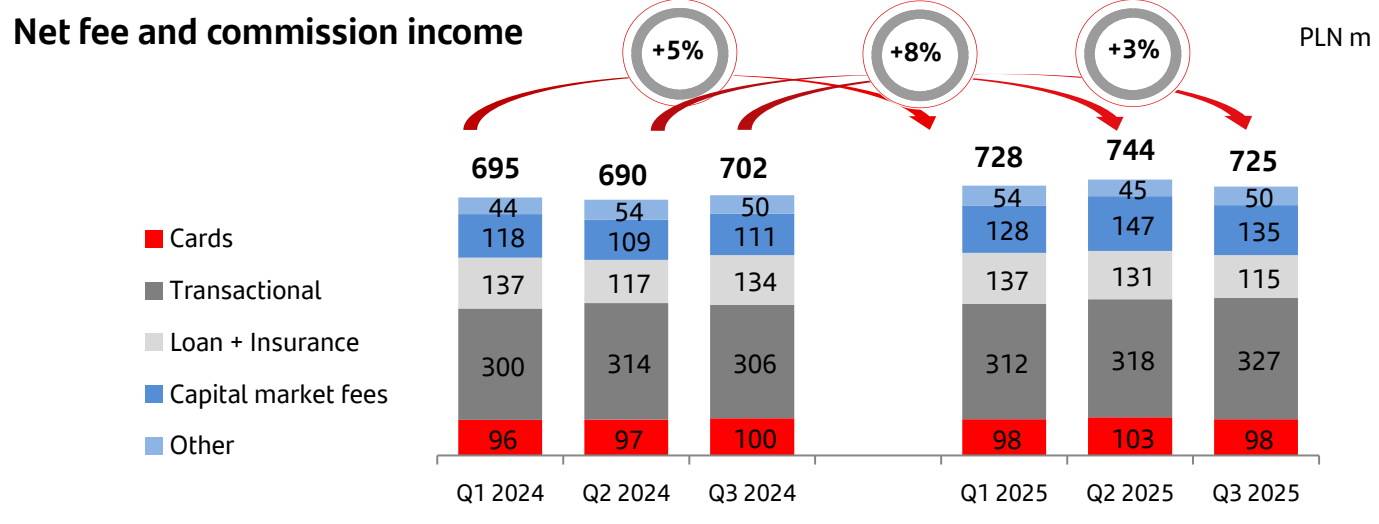
Net fee and commission income

Comment

- In 1-3Q 2025, net fee and commission income amounted to PLN 2.2bn and increased by 5% YoY and decreased by 3% QoQ.
- The result for Q3 2025 was 3% higher than the result for Q3 2024.
- In 1-3Q 2025, strong results were recorded in asset management fees (+18% YoY), insurance fees (+5% YoY), foreign exchange fees (+6% YoY), and brokerage activity fees (+21% YoY).
- On a quarterly basis, solid results were achieved in foreign exchange fees (+2% QoQ), insurance fees (+7% QoQ), and asset management fees (+9% QoQ).

Discontinued operations - Santander Consumer Bank

- SCB net fee and commission income in 1-3Q 2025 amounted to PLN 70m, a 27% decrease YoY due to securitisation costs.



Net fee and commission income

	1-3Q 2025	1-3Q 2024	YoY (%)	QoQ (%)
PLNm				
Cards	298	293	2%	-5%
Transactional	957	920	4%	3%
Loans + insurance	383	389	-2%	-12%
Capital markets*	410	338	21%	-8%
Other	149	148	1%	11%
Total	2 197	2 087	5%	-3%

Income

Comment

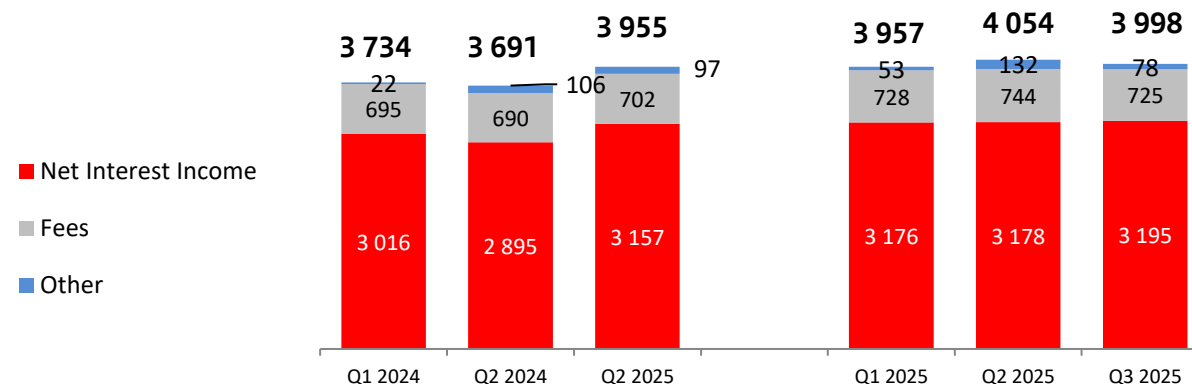
- The Group's total income in 1-3Q 2025 amounted to PLN 12bn and increased by 6% YoY while on quarterly basis, it slightly decreased by 1% QoQ.
- Higher net interest income by 5% YoY and higher net fee and commission income by 5% YoY.
- Income from other activities increased by 17% YoY. On an annual basis, the increase was due to higher profits from financial activities and lower costs of settlements with clients holding foreign currency mortgage loans, recorded under 'Gain/loss on derecognition of financial instruments measured at amortised cost'. In quarterly terms, the bank recorded a lower result on financial activities.
- Trading result and revaluation increased by 30% YoY to PLN 193m, driven by the combined result from transactions in debt and equity financial assets measured at fair value through profit or loss, due to increased market making activity of the Santander Brokerage in equity instruments.

Discontinued Operations - Santander Consumer Bank

Total revenues in 1-3Q 2025 amounted to PLN 1 456m, an increase of 10% YoY, mainly due to higher interest income.

Income

PLNm



PLNm

	1-3Q 2025	1-3Q 2024	YoY (%)	QoQ (%)
Net interest income	9 549	9 068	5%	1%
Net fee and commission income	2 197	2 087	5%	-3%
Total	11 746	11 155	5%	0%
Gains/ losses on financial activities	204	169	21%	-39%
Dividends	16	12	29%	-
Other income items	42	44	-2%	-25%
Total income	12 008	11 380	6%	-1%

Operating expenses

Comment

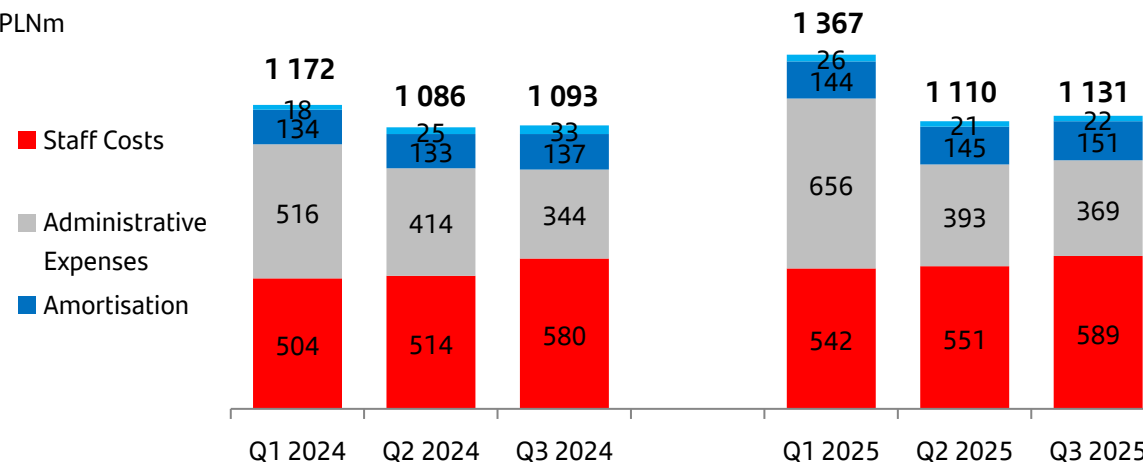
- Total costs in 1-3Q 2025 amounted to PLN 3.6bn, an increase of 8% YoY. This is primarily due to higher Bank Guarantee Fund (BFG) fees – PLN 334m in 1-3Q 2025 compared to PLN 233m in the 1-3Q 2024.
- Excluding regulatory costs, total costs increased by 5% YoY, primarily due to inflation, salary increases, and higher service costs.
- Compared to the previous quarter, total costs increased by 2%.
- Staff costs increased by 5% YoY and by 7% QoQ.
- Excluding regulatory costs, administrative costs increased by 4% YoY and decreased by 7% compared to the previous quarter (IT, marketing and external services).
- The annual cost dynamics in Q3 alone remains at low level of 3%.
- The Group's C/I ratio was 30.0% in 1-3Q 2025 compared to 29.5% in 1-3Q 2024. The ratios for the Bank were 28.7% and 29.4%, respectively.

Discontinued Operations - Santander Consumer Bank

Total costs in 1-3Q 2025 amounted to PLN 513m and increased by 11% YoY.

Operating expenses

PLNm

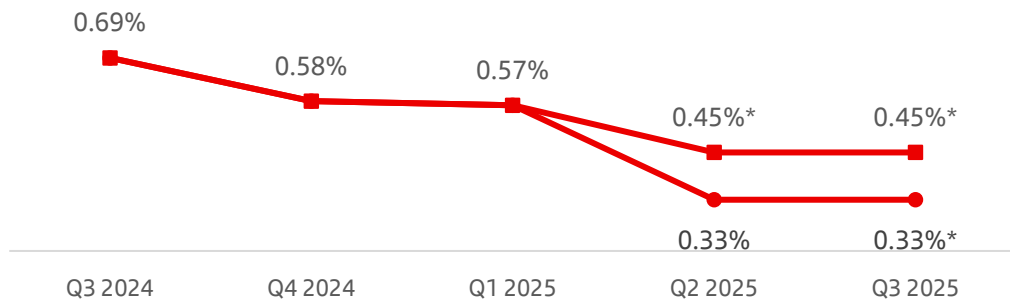


PLN m

	1-3Q 2025	1-3Q 2024	YoY (%)	QoQ (%)
Administrative and staff expenses	(3 099)	(2 872)	8%	2%
Staff expenses	(1 682)	(1 598)	5%	7%
Administrative expenses	(1 418)	(1 275)	11%	-6%
Amortisation/depreciation + other	(509)	(479)	6%	4%
Total costs	(3 608)	(3 352)	8%	2%

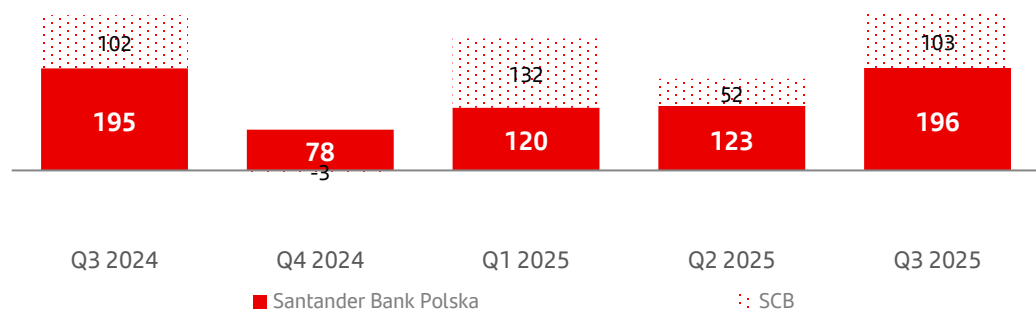
Provisions and credit portfolio quality

Cost of credit risk



Net provisions

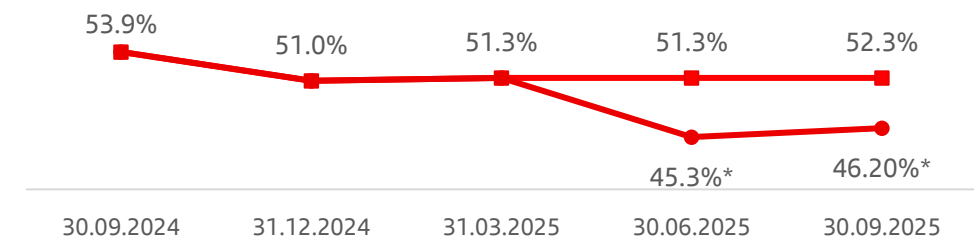
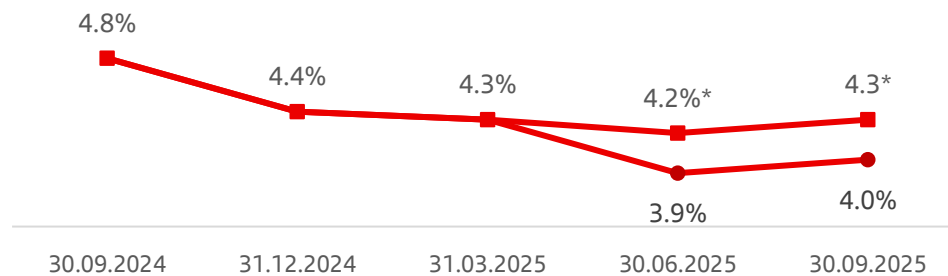
PLN m



■ Santander Bank Polska

▤ SCB

NPL and NPL coverage ratio

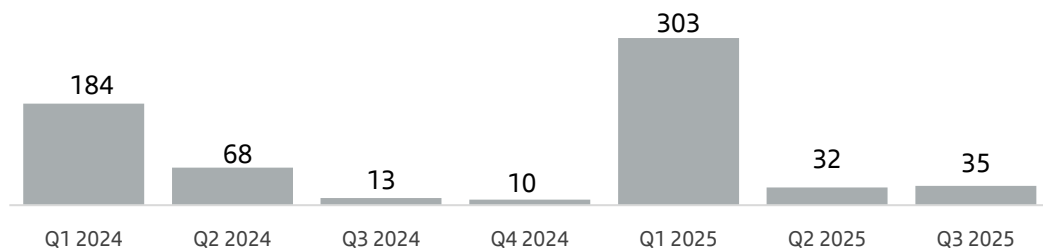


Including POCI – purchased or originated credit-impaired assets

Banking tax and regulatory costs

Amounts payable to the BGF, PFSA, KDPW, IPS and BSF

PLN m



Resolution fund*:

- 2025 SBP PLN 272m, SCB PLN 12m
- 2024 SBP PLN 233m, SCB PLN 17m

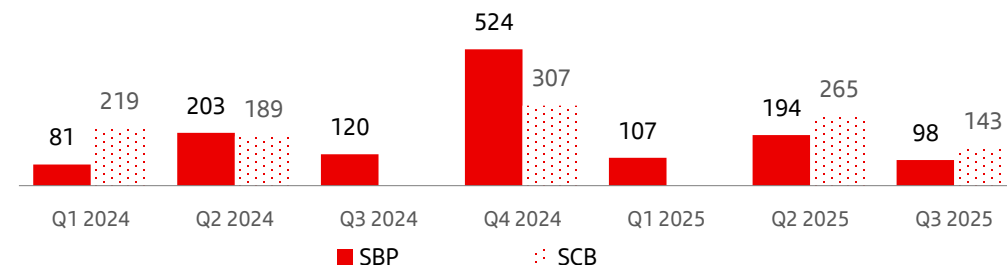
Banking tax

Pursuant to the Act of 1 February 2016 on tax imposed on certain financial institutions, bank assets are subject to a tax of 0.0366% per month. In 2025, the total tax charged to Santander Bank Polska S.A. in this respect was PLN 620m. In SCB PLN 30m.

NPL sales

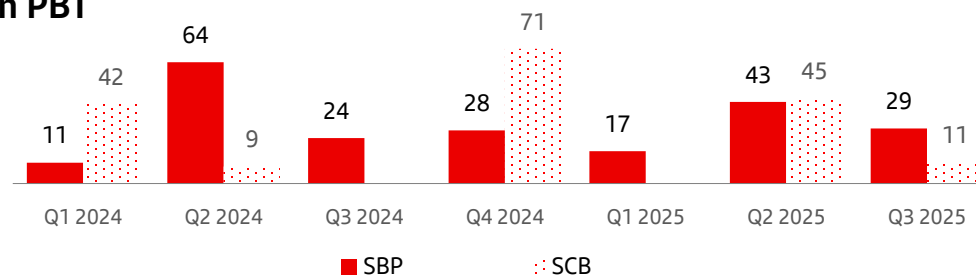
NPL sales

PLN m



Impact of NPL sales on PBT

PLN m



SBP 2025: NPL sales: PLN 398m, impact on PBT: PLN 89

SCB 2025: NPL sales: PLN 408m, impact on PBT: PLN 56m

Results for 1-3Q 2025

Comment

- Gross profit in 1-3Q 2025 amounted to PLN 6.4bn (+11% YoY), and net profit to PLN 4.9bn (+13% YoY).
- In 1-3Q 2025, net interest and commission income increased by 5% YoY.
- In 1-3Q 2025, income increased by 6% YoY.
- Cost-to-income ratio at 30.0%. Costs in Q3 2025 alone slightly higher on Q3 2024.
- Cost of credit risk 0.33%.
- Effective tax rate influenced by regulatory costs and the cost of legal risk attached to foreign currency mortgage loans.
- Given the sale of 60% of Santander Consumer Bank, net profit from discontinued operations was impacted by the deferred tax liability.

Results for 1-3Q 2025

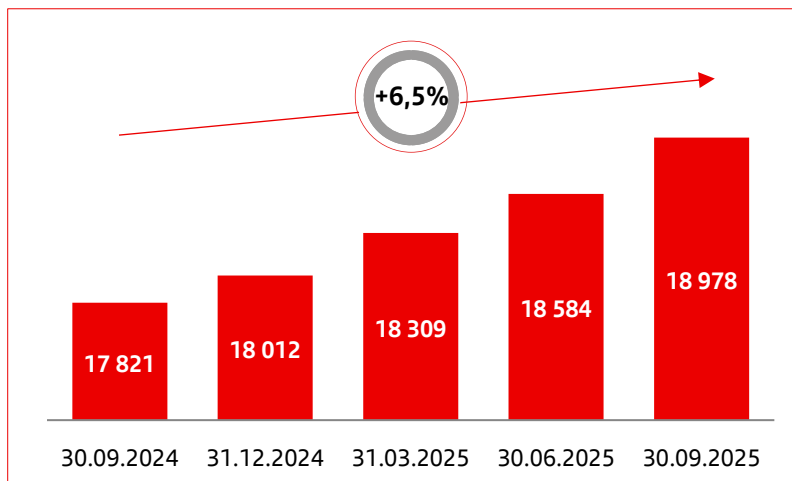
PLN m	1-3Q 2025	1-3Q 2024	YoY
Net interest and fee income	11 746	11 155	5%
Gross income	12 008	11 380	6%
Total costs	-3 608	-3 352	8%
Credit impairment allowances	-440	-644	-32%
Cost of legal risk associated with foreign currency mortgage loans	-987	-1 099	-10%
Tax on financial institutions	-621	-574	8%
PBT	6 439	5 783	11%
CIT	-1 495	-1 405	6%
Profit of SBP shareholders – continued operations	4 892	4 336	13%
Profit of SBP shareholders – discontinued operations	(251)	(37)	
Profit of SBP shareholders – continued and discontinued operations	4 640	4 299	8%
Effective tax rate	23.2%	24.3%	

Attachments

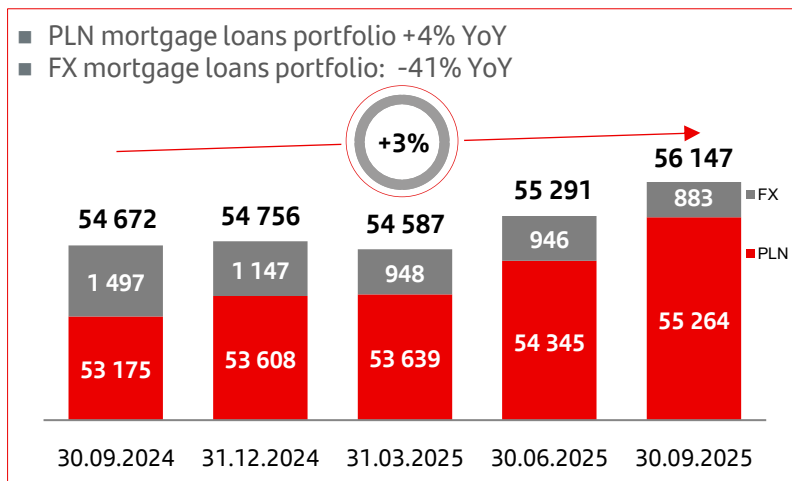
05

Retail Banking - growth in lending activity

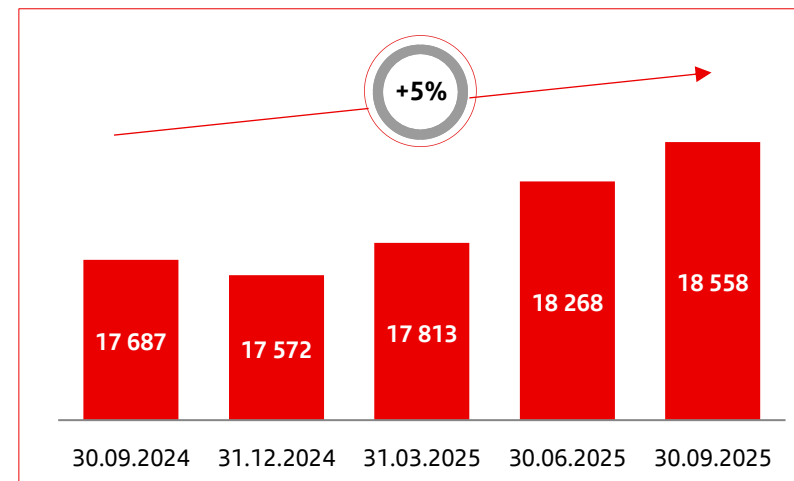
Cash loans portfolio (gross)



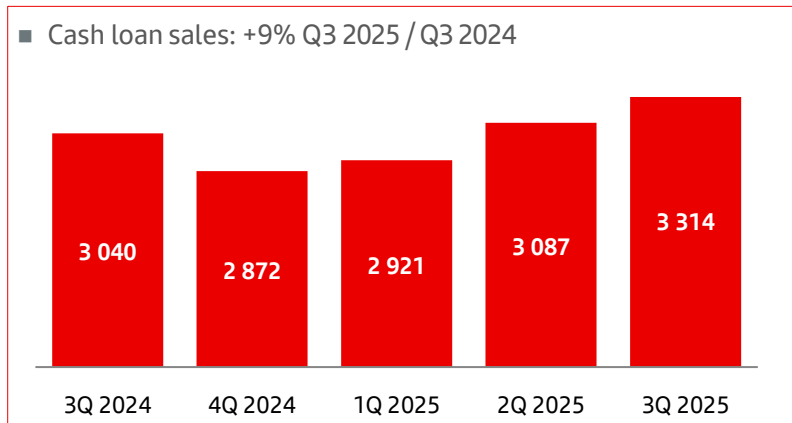
Mortgage loans and advances portfolio (gross)



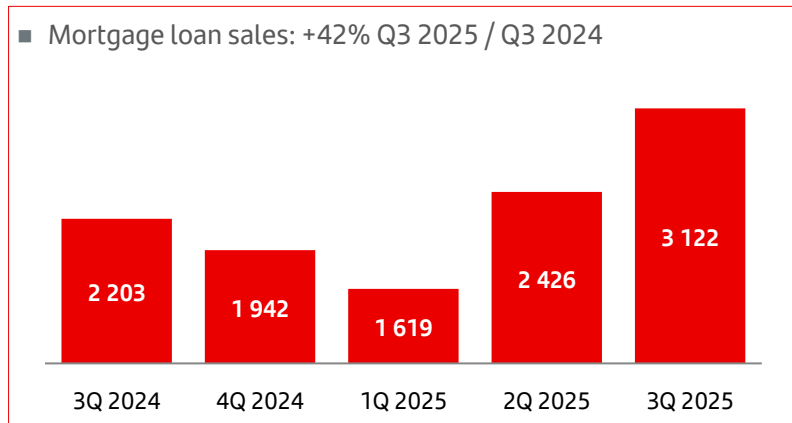
SME financing portfolio (Loans & Leasing) (gross)



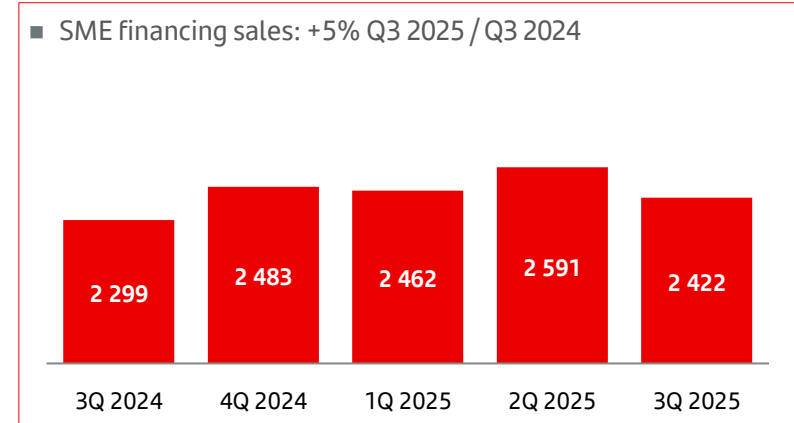
Cash loans – sales



Mortgage loans – sales by disbursements



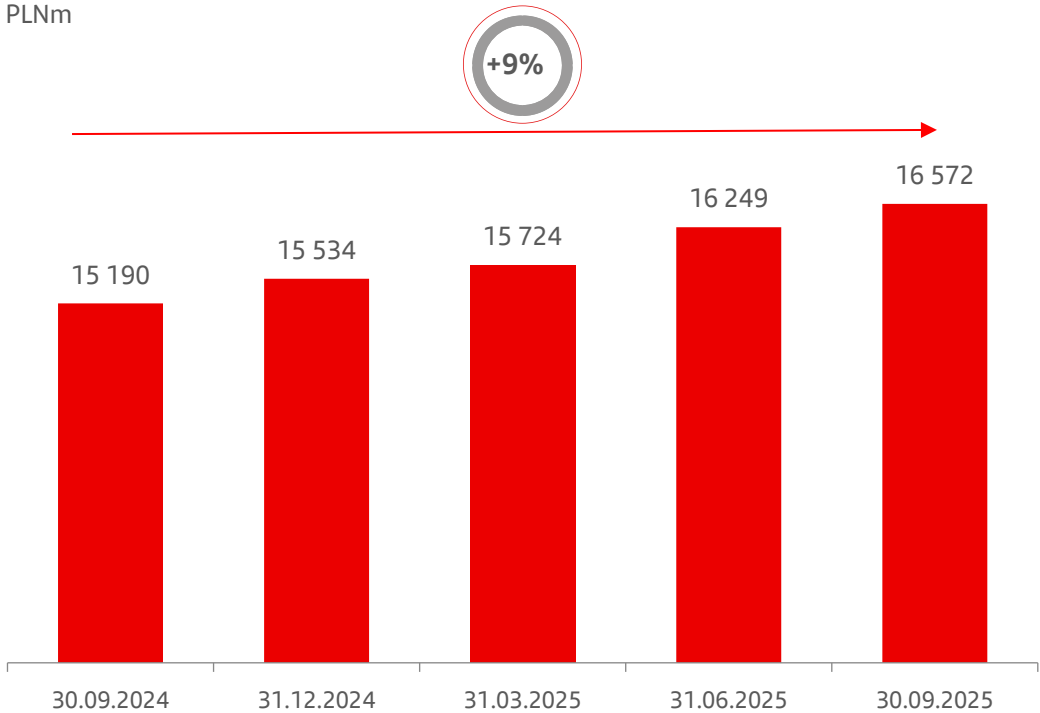
SME financing (Loans & Leasing) - sales



Santander Leasing

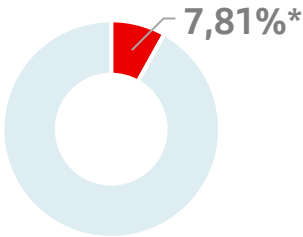
Portfolio

PLNm



- Leasing portfolio: PLN 16.5bn, +9% YoY
- Excellent result in financing green investments – an increase of 45% YoY, investments value PLN: 653m
- Dynamics of financing customers from the SME segment +10% YoY, investments value PLN: 4.4bn

Market share

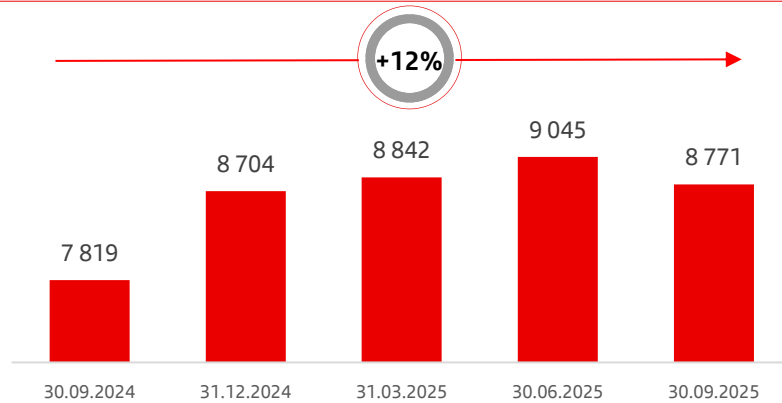


*As at 30/08/2025

Santander Factoring

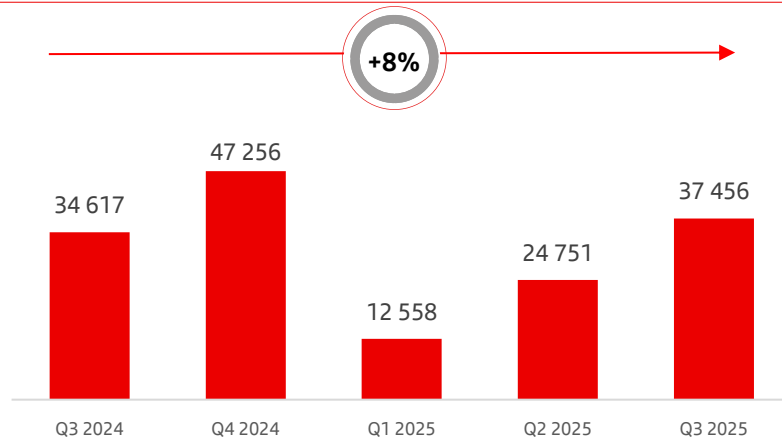
Portfolio

PLNm

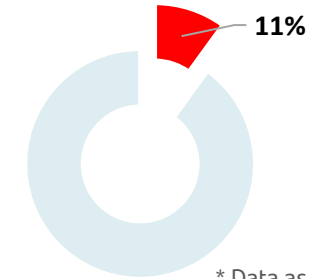


Turnover

PLNm



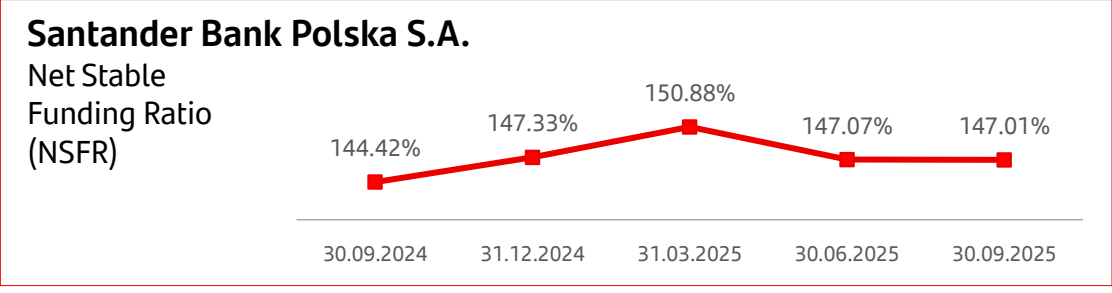
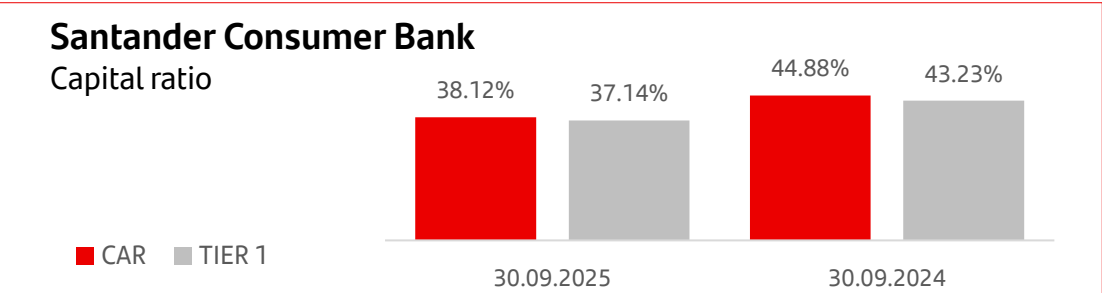
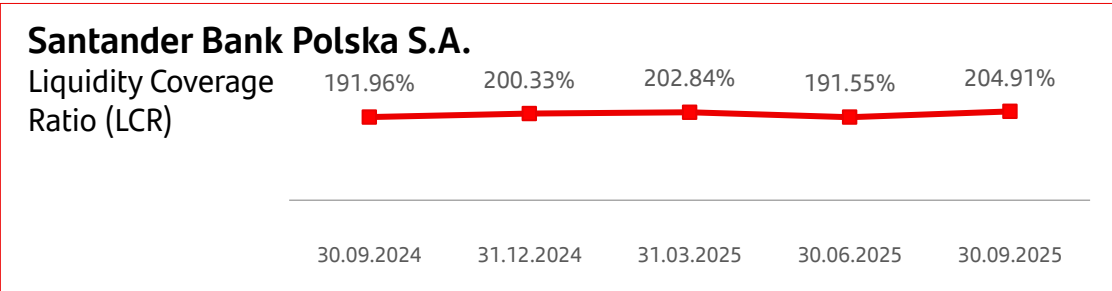
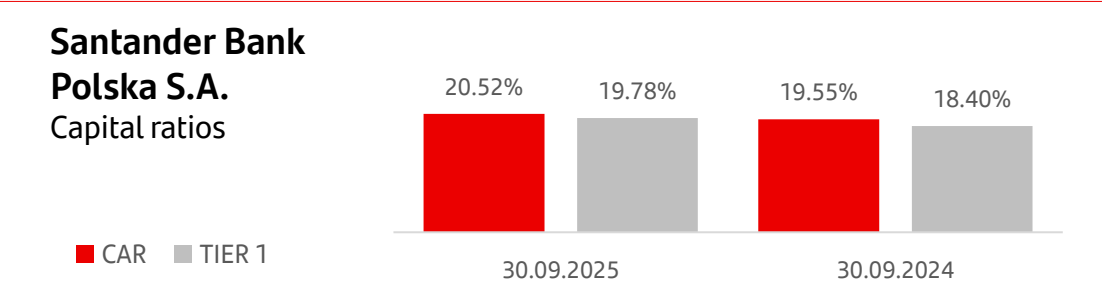
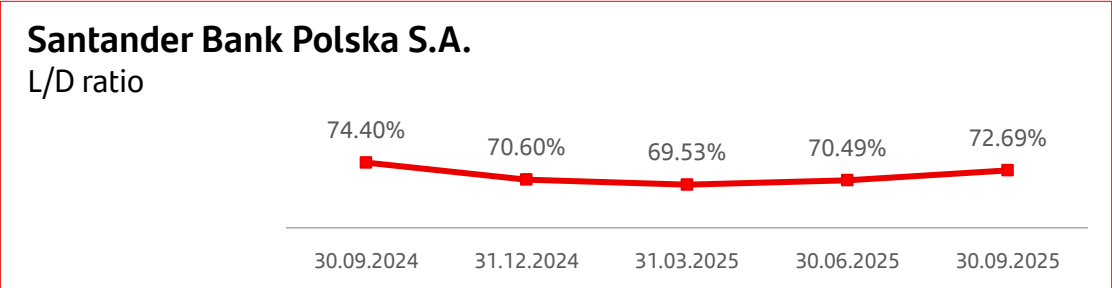
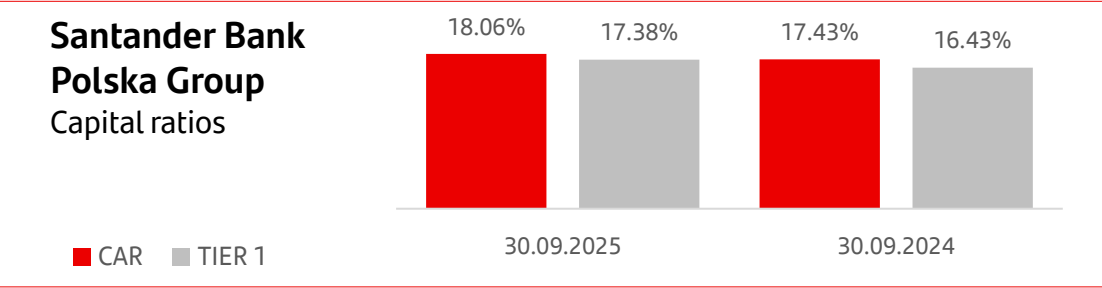
Market share



* Data as at 30/09/2025

- Santander Factoring led on the market in terms of the balance sheet in Q3 2025, with 12% growth in balances YoY.
- Santander Factoring ranks the second in payables financing (16% market share).
- The Polish factoring market increased by 11% YoY while Santander Factoring grew by 8% YoY after Q3 2025.
- Santander Factoring won third place in the Forbes monthly ranking Forbes Diamonds 2025 in March 2025. Forbes Diamonds are awarded to dynamically developing companies with stable financial situation.

Capital and liquidity position



Regulatory requirements regarding own funds and eligible liabilities – TLAC/MREL

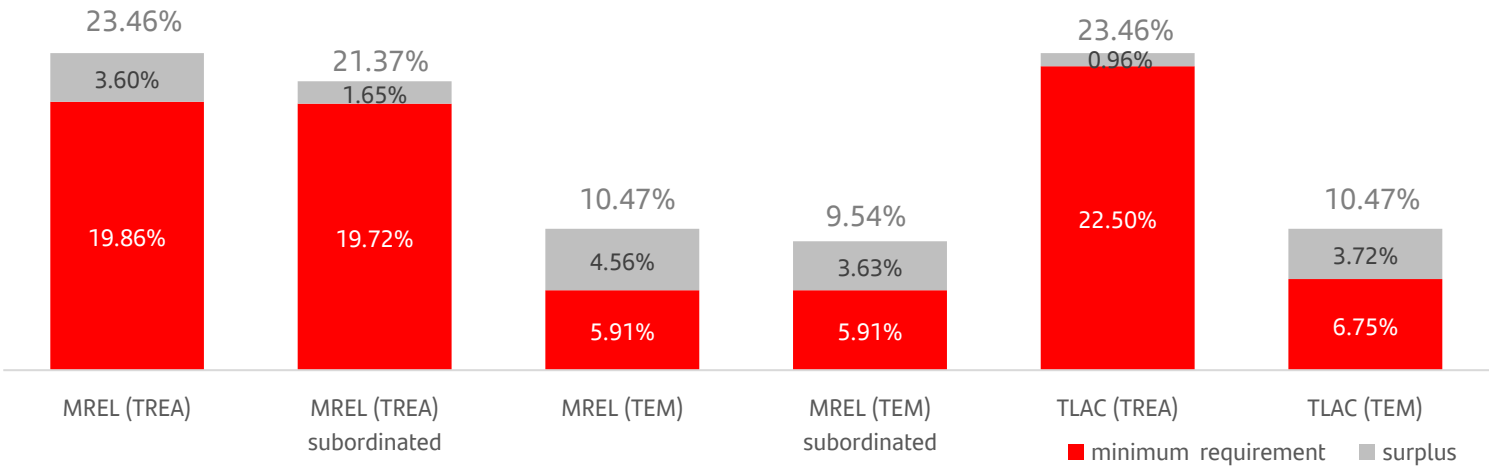
MREL

- Pursuant to the decision of the Bank Guarantee Fund of April 22, 2025, the MREL requirement for SBP is 15.36% in relation to the total risk exposure amount (TREA) and 5.91% in relation to the total exposure measure (TEM). The MREL requirement was defined at the consolidated level.
- The Bank is also required to meet the minimum MREL subordination requirement of 15.22% of TREA and 5.91% of TEM.
- The MREL (TREA) requirement must be met in addition to the combined buffer requirement (i.e. the total systemic risk requirement, countercyclical buffer, conservation buffer and the O-SII buffer, now at 4.50%).
- As at 30 September 2025, the regulatory MREL requirements including combined buffer are: MREL (TREA) 19.86%, subordinated MREL (TREA) 19.72%, MREL (TEM) 5.91%, subordinated MREL (TEM) 5.91%.
- As of 30 September 2025, the Bank meets all regulatory requirements regarding own funds and eligible liabilities and maintains a surplus of eligible instruments necessary to ensure safety in this area.

TLAC

- In accordance with Article 92a of the CRR, the minimum TLAC requirement is 18% of total risk exposure amount (TREA) and 6.75% of the total exposure measure (TEM).
- The TLAC (TREA) requirement must be met in addition to the combined buffer requirement, now at 4.50% for SBP.
- In relation to the minimum requirements specified in Article 92a of the CRR, the Bank obtained the approval from resolution authorities, in accordance with the conditions laid down in Article 72b(3) of the CRR, to use the liabilities that do not meet the subordination requirement defined in Article 72b(2)(d) of the CRR in the amount not exceeding 3.5% of TREA.
- As at 30 September 2025, the regulatory TLAC requirement for SBP Group is 22.50% TREA and 6.75% TEM.
- TLAC is the minimum regulatory requirement for own funds and eligible liabilities for global systemically important institutions. MREL is determined for individual banks that must comply with it.
- As an EU-based bank and part of G-SII (Banco Santander), Santander Bank Polska must meet both the TLAC and MREL requirements at the consolidated level.

Compliance with the regulatory requirements regarding own funds and eligible liabilities – TLAC/MREL as at 30 September 2025



Key financial ratios

Santander Bank Polska Group

Key financial ratios	1-3Q 2025	1-3Q 2024	1-3Q 2025 continued operations
Cost/ income	30.6%	30,0%	30,0%
Net interest income/ total income	80.7%	80.7%	79.5%
Net interest margin ¹⁾	5.09%	5.28%	4.91%
Net fee and commission income/ total income	16.8%	17.2%	18.3%
Net loans and advances to customers/ deposits from customers	76.3%	78.9%	72.7%
NPL ratio ²⁾	4.3%	4.8%	4,0%
NPL provision coverage ratio ³⁾	52.3%	53.9%	46.2%
Costs of credit ⁴⁾	0.45%	0.69%	0.33%
ROE ⁵⁾	20.3%	20.5%	21.6%
ROTE ⁶⁾	22.7%	22.7%	24.1%
ROA ⁷⁾	1.8%	1.9%	2,0%
Total capital ratio ⁸⁾	18.06%	17.43%	19.80%
Tier 1 capital ratio ⁹⁾	17.38%	16.43%	19.14%
Book value per share (PLN)	346.04	332.00	321.33
Earnings per ordinary share (PLN) ¹⁰⁾	45.41	42.07	47.87

Key financial ratios

1. *Net interest income annualised on a year-to-date basis (excluding interest income from the portfolio of debt securities held for trading and other exposures related to trading) to average net earning assets as at the end of consecutive quarters after the end of the year preceding a given accounting year (excluding financial assets held for trading, hedging derivatives, other exposures related to trading and other loans and advances to customers).*
2. *Lease receivables and gross loans and advances to customers measured at amortised cost and classified to stage 3 and POCI exposures to the total gross portfolio of such loans and advances and lease receivables as at the end of the reporting period.*
3. *Impairment allowances for loans and advances to customers measured at amortised cost and lease receivables classified to stage 3 and POCI exposures to gross value of such loans and advances and lease receivables as at the end of the reporting period.*
4. *Net expected credit loss allowances (for four consecutive quarters) to average gross loans and advances to customers measured at amortised cost and lease receivables (as at the end of the current reporting period and the end of the previous year).*
5. *Profit attributable to the parent's shareholders (for four consecutive quarters) to average equity (as at the end of the current reporting period and the end of the previous year), excluding non-controlling interests, current period profit, dividend reserve.*
6. *Profit attributable to the parent's shareholders (for four consecutive quarters) to average tangible equity (as at the end of the current reporting period and the end of the previous year) defined as common equity attributable to the parent's shareholders less revaluation reserve, current year profit, recommended dividend, dividend reserve, intangible assets and goodwill.*
7. *Profit attributable to the parent's shareholders (for four consecutive quarters) to average total assets (as at the end of the current reporting period and the end of the last year).*
8. *The capital ratio was calculated on the basis of own funds and total capital requirements established for the individual risk types by means of the standardised approach, in line with the CRD IV/CRR package. The comparative period includes profits allocated to own funds pursuant to applicable EBA guidelines.*
9. *Tier 1 capital ratio calculated as a quotient of Tier 1 capital and risk-weighted assets for credit, market and operational risk. The comparative period includes profits allocated to own funds pursuant to applicable EBA guidelines.*
10. *Net profit for the period attributable to shareholders of the parent entity to the average weighted number of ordinary shares.*

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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