

A close-up photograph of two hands shaking in a firm grip, symbolizing a business agreement or partnership. The background is a blurred office setting with computer monitors and data visualizations.

INFORMATION ON REMUNERATION PURSUANT TO ARTICLE 450 OF THE CRR OF THE

Santander Bank Polska Group as at 31 December 2025

Introduction

This document forms part of the report entitled "Information on the capital adequacy of the Santander Bank Polska S.A. Capital Group as at 31 December 2025". This document implements the Information Strategy of the Santander Bank Polska S.A. Capital Group concerning the remuneration policy in accordance with Article 450 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (hereinafter referred to as CRR), as amended by Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 and Regulation (EU) 2024/1623 of 31 May 2024, which constituted the legal basis as at the reporting date, i.e. 31 December 2025.

The data presented in the report have been prepared as at 31 December 2025. The information contained refers to the above regulations insofar as they apply to the Bank and the Santander Bank Polska S.A. Group. Unless otherwise stated, the figures presented in the Report are expressed in thousands of PLN. Any differences in totals and shares result from the presentation of the amounts with the specified precision.

Policy on variable remuneration components

The variable remuneration principles of Santander Bank Polska Capital Group (hereinafter "Group") are defined in the **Remuneration Policy of Santander Bank Polska S.A. Group**, established by the Management Board and approved by the Supervisory Board.

"The Remuneration Policy of Santander Bank Polska S.A. Group" is the key element of the remuneration strategy; it defines the principles of staff remuneration in Santander Bank Polska Group and is intended to develop, review, implement and supervise practices related to staff remuneration. The Remuneration Policy of Santander Bank Polska S.A. Group is consistent with the interests of shareholders, employees, customers and local communities and, in particular, it promotes behaviours reflecting corporate values. The Remuneration Policy and related practices are gender neutral.

Santander Bank Polska S.A. Group has put in place general regulations applicable for all employees, including those whose professional activity has a significant impact on the Bank's risk profile ("material risk takers", "MRTs").

The Policy is reviewed once a year or more frequently after each significant organisational or legal change.

The annual review of the Remuneration Policy in 2025 did not indicate any need for changes.

The method of remunerating members of the Bank's governing bodies is laid down in the "Remuneration Policy for Members of the Supervisory Board of Santander Bank Polska S.A." and "Remuneration Policy for Members of the Management Board of Santander Bank Polska S.A.", documents adopted by the General Meeting.

Decision-making process for determining the remuneration policy

The Remuneration Policy of Santander Bank Polska S.A. Group is adopted by the Management Board and approved by the Supervisory Board. The remuneration policies for the Management Board and the Supervisory Board are developed by the Management Board and presented for approval to the Bank's General Meeting.

Key features of the bonus schemes for other employees are reviewed by the Remuneration Committee of the Supervisory Board, and approved by the Management Board member in charge of the Business Partnership Division. All regulations on awarding variable components of remuneration that apply to employees of the Santander Bank Polska S.A. (hereinafter "Bank") are published in the form of ordinances issued by the Management Board member in charge of the Business Partnership Division, in accordance with and on the basis of the Remuneration Policy of Santander Bank Polska S.A. Group.

The Supervisory Board has the Remuneration Committee and the Nominations Committee.

The key tasks of the Remuneration Committee include reviewing and monitoring the Bank remuneration policy, and supporting the General Meeting of Shareholders, the Supervisory Board and the Management Board in developing and implementing that policy.

In particular, the Committee:

- Presents the Supervisory Board with recommended remuneration principles for Management Board members covering all forms of remuneration. Proposed performance-based remuneration system should be accompanied with recommended assessment of objectives and criteria to adjust the remuneration to the long-term interests of the Bank's shareholders and to the Bank's objectives;
- Provides the Supervisory Board with recommendations on remuneration for individual Management Board members and other basic employment conditions in compliance with the remuneration principles adopted in the Bank and evaluation of a given Management Board member's performance;
- Reviews reports on the application of the remuneration policy, including such issues as the rules and level of remuneration of Management Board members and Key Function Holders in the Bank; Provides the Supervisory Board with general recommendations for the level and structure of remuneration for the Key Function Holders in the Bank as well as considers the reports on the level and structure on remuneration (fixed and variable) based on relevant information provided by the Management Board;

- Supervises and issues opinions on the remuneration policy referred to in the Banking Law and regularly reviews this policy (namely its compliance with risk guidelines) and its application, including preparation of the report for the Supervisory Board on the policy application, remuneration rules and their impact on management of the Bank;
- Minimum once a year, supports the Supervisory Board in reviewing the remuneration policy and rules applicable in the Bank, including a check if such remuneration policy is gender neutral and supports the equal treatment of staff of different genders, and in assessing their impact on the management of the Bank;
- Performs annual reviews of remuneration systems and assesses their adequacy;
- Approves the key features of the Bank's main variable remuneration schemes;
- Supervises the application of *malus* clauses in compliance with the Bank's internal regulations (in particular, verifies the report with details on the identified event, involvement of Key Function Holders (including Management Board members), the reasons for applying a *malus* clause, and the percentage or amount of variable remuneration to remain unpaid to the employee concerned), and presents recommendations to the Supervisory Board as to application of *malus* clauses;
- Issues opinions and monitors variable remuneration for material risk takers in the Bank, i.e. individuals in charge of: risk management in the 2nd line of defence, the compliance unit and internal audit unit;
- Actively participates in the identification of material risk takers in the Bank's Group, monitors this process on an ongoing basis, and at least once a year – based on the report on staff changes in the positions identified as having material impact on the risk profile, and the key criteria applied in the identification process – recommends a list of the Group's material risk takers for approval by the Supervisory Board;
- Ensures adequacy of information provided to shareholders on the remuneration policy and practice, in particular on the proposed higher maximum ratio between fixed and variable components of remuneration;
- Reviews any other issues reported by the Supervisory Board.

The key task of the Nominations Committee is to issue recommendations to the Supervisory Board as regards appointing and removing members of the Supervisory Board and Management Board by the Bank's relevant body, and to issue opinions as regards appointing and removing key function holders – at the request of the Management Board President. In particular, the Committee:

- Evaluates and recommends candidates for the Management Board taking into account the balance of knowledge, skills, diversity and experience required to manage the Bank;
- Evaluates and recommends candidates for the Supervisory Board presented to the General Meeting, taking into account the balance of knowledge, skills, diversity and experience of the Supervisory Board required to perform the duties arising from the applicable law, as well as proposes the composition of the Supervisory Board's committees;
- Defines the scope of duties of a candidate for a Management Board member and a Supervisory Board member as well as requirements with regard to the knowledge and skills as well as time commitment required to perform the function;
- Defines a target for the representation of the underrepresented gender in the Management Board and prepares the Management Board Diversity Policy on how to achieve the target level taking into account a wide range of characteristics and skills required among the Management Board members;
- Regularly, at least once a year, assesses the structure, size, composition and effectiveness of the Management Board and Supervisory Board and presents the Supervisory Board with recommendations concerning any changes;
- Regularly, at least once a year, assesses, in line with the criteria set by the Supervisory Board based on the Committee's recommendations – the knowledge, skills and experience of individual members of the Management Board and Supervisory Board as well as the collective suitability of these bodies and presents to the Supervisory Board a report on the results of these assessments;
- Periodically reviews the policy of the Management Board on selection and assessment of suitability of the Bank's senior executives (key function holders), and makes recommendations to the Management Board in this respect;
- Approves the list of successors of members of the Bank's Supervisory Board;
- Recommends the list of successors of members of the Bank's Management Board to the Supervisory Board;

- Verifies if members of the Management Board and Supervisory Board commit sufficient time to performing their respective functions;
- Reviews any other issues reported by the Supervisory Board.

In 2025, the Remuneration Committee of the Supervisory Board met nine times in the following composition:

Chairperson: Danuta Dąbrowska.

Members:

- Dominika Bettman;
- Tomasz Sójka;
- José Luis de Mora.

As at 31 December 2025, three members of the Committee - Dominika Bettman, Danuta Dąbrowska and Tomasz Sójka - held the status of independent members.

In 2025, the Nominations Committee of the Supervisory Board met seven times in the following composition:

Tomasz Sójka – Chair of the Committee.

Members:

- Danuta Dąbrowska;
- Kamilla Marchewka-Bartkowiak;
- José Luis de Mora.

As at 31 December 2025, three members of the Committee - Tomasz Sójka, Danuta Dąbrowska and Kamilla Marchewka-Bartkowiak - held the status of independent members.

Santander Bank Polska S.A. Group applies the criteria of identification of material risk takers in accordance with Commission Delegated Regulation (EU) No 2021/923 of 25 March 2021. The group of material risk takers includes in particular Management Board members, Supervisory Board members and other senior managers, defined by the Bank as directors or other persons who have knowledge of risks attached to the Bank's operations and who take decisions that have a significant impact the Bank's risk profile.

MRTs are identified based on the above quantitative and qualitative criteria on the individual (institution's) level, and on the consolidated level.

The purpose of the Group's Remuneration Policy is to ensure long-term sustainable growth of the Group, protect the stakeholders, including customers, owners and employees by, among others, ensuring adequate staff remuneration for their performance and motivating them to deliver best results and to achieve strategic goals, both in terms of business and quality aspects, based on T.E.A.M.S. (Think Customer, Embrace Change, Act Now, Move Together, Speak Up) values.

Under the Remuneration Policy, the total remuneration structure fully reflects market practices while the remuneration levels match the ones offered in the banking sector.

The Bank defined the total average gross remuneration of Management Board members per year to the total average gross remuneration of other Bank's employees per year as the 35-times multiple at maximum.

Link between remuneration and performance

All employees are subject to bonus regulations defining the variable component of their remuneration. In each of the regulations, the bonus and its amount are contingent on the achievement of pre-defined business and quality targets.

Bank employees pursue specified individual objectives adapted to the operations of relevant Bank units, except that the objectives assigned to employees of control units correspond to their respective functions, and their remuneration does not depend on business results of the business areas they control.

In the case of sales units, in addition to business targets, the performance evaluation also takes into account objectives related the customer's best interest.

Under incentive schemes for the Bank's Management Board members and key managers, remuneration is linked to the assessment of the company's long-term financial position, long-term growth of shareholder value, business stability, and risk appetite.

In 2022, Santander Bank Polska S.A. introduced Incentive Plan VII under Resolution no. 30 of the Annual General Meeting ("Plan"). The Plan is addressed to the employees of the Bank and its subsidiaries who significantly contribute to growth in the value of the organisation. The purpose of the Plan is to motivate the participants to achieve business and qualitative goals in line with the Group's long-term strategy and to provide an instrument that strengthens the employees' relationship with the organisation and encourages them to act in its long-term interest.

The Plan obligatorily covers all employees of Santander Bank Polska S.A. Group designated as material risk takers (identified employees). The list of other key participants is defined by the Bank's Management Board and approved by the Supervisory Board. Those employees can participate in the Plan on a voluntary basis.

The participants who satisfy the conditions set out in the Participation Agreement and the Resolution confirming the delivery of objectives will be entitled to an award, which constitutes variable remuneration in the form of the Bank's shares and is classified as an equity-settled share-based payment transaction under IFRS 2 Share-based Payment. To that end, the Bank will buy back up to 2,331,000 own shares from 1 January 2023 until 31 December 2033.

The Bank's Management Board will buy back the shares to execute Incentive Plan VII based on the authorisation granted by the General Meeting in a separate resolution. If it is not possible to buy back the shares (e.g. due to illiquidity of the shares on the Warsaw Stock Exchange, share prices going beyond the thresholds defined by the General Meeting, lack of the General Meeting's authorisation for the Management Board to buy back shares in a given year of Incentive Plan VII or lack of the General Meeting's decision to create a capital reserve for share buyback in a given year) in the number corresponding to the value of the awards granted, the Bank will reduce pro-rata the number of shares granted to the participant. The difference between the value of the awards granted and the value of the shares transferred by the Bank to the participants as part of the award will be paid out as a cash equivalent.

The cumulative criteria for qualifying for the annual bonus in 2025 were as follows:

- Achievement of the Bank's PAT at a level of at least 50% of the budget for the year in concern;
- Achieving at least 80% of the annual business targets set for the Bank, the Division or the unit;
- The performance against the target is calculated as the weighted average of performance against at least three business targets defined as part of the financial plan approved by the Supervisory Board for a given year for Bank, Division or unit where the participant works, in particular:
 - ✓ PAT (net profit from the Bank's business activities);
 - ✓ ROE (return on equity as a percentage, calculated in accordance with the Bank's reporting methodology);
 - ✓ NPS (Net Promoter Score calculated in line with Bank's reporting methodology);
 - ✓ RORWA (return on risk weighted assets calculated in line with Bank's reporting methodology);
 - ✓ Number of customers;
 - ✓ Number of digital customers;
- The participant's performance rating for a given year at the level not lower than 1.5 on the 0.5–3.5 rating scale.

In addition, at the request of the Bank's Management Board, the Supervisory Board can decide to grant a retention award to a participant, if the following criteria are met:

- The participant's average annual individual performance rating is at least 2.0 on the 1–4 rating scale during the period of their participation in Incentive Plan VII;
- The average annual weighted performance against the Bank's targets in the years 2022–2026 is at least 80%, taking into account the following weights:
 - ✓ 40% for the average annual performance against the PAT target;
 - ✓ 40% for the average annual performance against the RORWA target;
 - ✓ 20% for the average annual performance against the ESG target.

The maximum number of own shares to be transferred to participants as the retention awards is 451 000.

For the purpose of the Plan, in 2026 Santander Bank Polska S.A. bought back 167 192 own shares (of 390 000 shares eligible for buyback) with the value of PLN 95 459 325 (from PLN 104 130 000 worth of capital reserve allocated to the delivery of the Plan for 2026).

The average buyback price per share in 2026 was PLN 571.11.

The Plan covers the period of five years (2022–2026), however, as the payment of variable remuneration is deferred, the share buyback and allocation will be completed by 2033.

All the above shares were transferred to individual brokerage accounts of the participants. On 17 March 2026, the Bank's Management Board completed the share buy-back for the purposes of the Plan, covering the 2025 awards and the deferred portion of the awards for the years 2022–2024. At the same time, the instruction to transfer the aforementioned shares to the brokerage accounts of eligible programme participants was executed. Following the settlement of all instructions, the Bank holds no treasury shares.

Characteristic features of the remuneration scheme and performance criteria that have to be met to obtain rights to shares, share options or variable remuneration components.

The purpose of the remuneration system is to ensure the Bank's stable growth, acquire and retain talent, and safeguard shareholders' interests. The Bank's remuneration system includes two key components: fixed remuneration and variable remuneration, as well as non-salary benefits.

The remuneration policy is shaped around the base salary. Bank's employees receive base salary determined using a job valuation methodology. The base remuneration depends on the employee's grade, among other things. For each grade, remuneration brackets are determined based on an annual pay report prepared by renowned consulting companies, and data published by Statistics Poland.

The variable component of the remuneration depends on the bonus scheme applicable for the employee. Payment of bonuses under a scheme is contingent on the delivery of pre-defined business goals (in particular, the growth rate or value of the PAT) and quality indicator levels. Identified business units are also assigned objectives related to a specified level of cost of risk and ROTE, as well as risk management and portfolio quality objectives.

Variable components of remuneration are awarded based on the bonus scheme rules applicable for the employees in question.

Employees of the Internal Audit Area, the Compliance Area and units in charge of risk management and HR issues are awarded variable components of remuneration for the delivery of objectives arising from their roles and responsibilities. Their remuneration cannot depend on business results generated by the Bank's business areas controlled by them.

In accordance with the applicable law, at least 50% of the variable remuneration of MRTs is paid in the form of shares or share-linked financial instruments, i.e. phantom shares or own shares in the case of the Bank, awarded to participants of the plan. Moreover, payment of at least 40% of the variable remuneration component is deferred for four years (five years in the case of Management Board members and senior managers). Each of the deferred parts can be subject to *malus* or clawback clauses. At the same time, once approved for payment, deferred cash components may be increased by the inflation rate for relevant years. The performance is assessed for the period of minimum three years to eliminate the focus on short-term profits so that the economic cycle and business risk are taken into account

when awarding the performance-correlated remuneration, which ensures sustainable performance in short, medium and long-term perspective (*ex-ante* approach).

Santander Bank Polska S.A. Group has applied principles of identification, assessment and *ex-post* review of performance for which the variable remuneration has to be adjusted based on the performance of employees categorised as material risk takers and other employees subject to those regulations.

The factors analysed when deciding to apply the rules for adjusting variable remuneration, alongside the decision-making process, are described in detail in the Procedure for application of *malus* clauses in Santander Bank Polska S.A. Group, and include:

- Significant irregularities in risk management by the entity, business unit, control unit or support function;
- Material adjustments to the Group's financial statements, based on the external auditor's opinion, except where the adjustments are due to changes in accounting standards;
- Breach of internal policies or the Code of Conduct, in particular those affecting the risk profile;
- Significant changes in financial capital or risk profile of Santander Bank Polska S.A. Group;
- Significant increase in economic or regulatory capital requirements, not foreseen at the time of approval of the exposure;
- Regulatory sanctions or criminal charges made against the entity or employees who are held liable;
- Any misconduct, whether individual or collective, in particular when referring to the marketing of unsuitable products;
- Poor financial performance of the Group.

The Bank ensures also consistency of the Remuneration Policy with the Bank's strategy for integrating risks related to sustainable development by linking it to variable remuneration of the employees responsible for developing investment recommendations as part of investment advisory services. In addition, fixed and variable remuneration should be aligned with the Group's ESG objectives/ limits by linking variable remuneration of the Group's key function holders to the achievement of such objectives, preventing excessive risk-taking in this area and misinformation about the Group's ESG-related measures ("green-washing" practices).

Moreover, ESG (environment, social responsibility and governance) is one of the factors included in qualitative indicators applied to calculate the bonus pool for top executives and key employees and its weight ranges from -5% to +5%.

All employees covered by the Remuneration Policy have the right to receive equal pay for equal work or work of equal value, regardless of their gender. Work of equal value means the work which requires comparable professional skills, practice and experience from employees and involves comparable responsibility and effort. The Bank strives to ensure gender-neutral pay, equal opportunities and elimination of inequalities due to an employee's gender.

The updated Remuneration Policy introduced changes aimed first of all at emphasising the right to equal pay for equal work of equal value irrespective of the gender and introducing the rules for reporting the EPG.

Pay equality is a priority for the Management Board and key factor during the review of base salaries in 2025. The GPG (Gender Pay Gap) for 2025 is 29.52% and the EPG (Equal Pay Gap) is -0.12%.

The GPG and EPG are subject to ongoing monitoring and are reported on a regular basis.

Ratio between fixed and variable components of remuneration

The ratio between the fixed and variable components of remuneration depends on the bonus scheme applicable to the employee and the extent to which the relevant business and quality targets have been achieved at the Bank's/ unit's and individual level (which determines the amount of the bonus) as well as on whether the employee is covered by a long-term incentive scheme. If the employee has not achieved their goals specified in individual bonus schemes, the variable part of the remuneration may be withheld.

The total variable remuneration paid to Management Board members and MRTs for a given calendar year cannot exceed 100% of the total fixed remuneration paid for that year. In exceptional cases this limit might be increased to maximum 200% of fixed remuneration. The decision on determining the maximum ratio of the fixed components of the total remuneration to the variable components of the remuneration in Santander Bank Polska S.A. Group was taken by the AGM on 27 April 2022. In voting on the resolution, valid votes represented 81.94% of the Bank's share capital. The resolution was adopted with 99.96% votes in favour.

Main parameters of variable components of remuneration

The Bank's remuneration framework was designed to enable the effective acquisition and retention of employees whose competences are required to deliver all strategic objectives of the Bank successfully and efficiently.

Consequently, the Bank has implemented a range of diverse bonus schemes addressed to various groups of employees, in particular the employees of sale and support units. The schemes differ in terms of criteria which determine whether the bonus will be paid and what its final amount will be. Each scheme has its own individual accountability criteria, including factors such as satisfaction and the number of loyal customers, cost of risk, NPL, ROTE and net profit.

Other differences between the schemes include the frequency of bonus payments and maximum levels of bonus available to the employees covered by the given scheme. At the same time, the Bank has the option of awarding individual discretionary awards pursuant to the Bank's internal regulations.

Principles of Bank's management

As at 31 December 2025, the Bank's Management Board was composed of nine Members. They are appointed by the Supervisory Board for a joint term of three years.

The number of Management Board members holding one executive directorship in the Group: 5.

The number of Management Board members holding non-executive directorships in other entities: 2.

The powers, authorisations and obligations of the Bank's Supervisory Board are specified in the Commercial Companies Code and the Bank's Statutes.

To ensure adequate risk management in business and proper selection of the Management Board members and key function holders, the Bank has adopted the **Policy on selection and suitability assessment of Management Board members and key function holders at Santander Bank Polska S.A. ("Suitability Policy")**.

The Bank strives to ensure that the Management Board members, key function holders, and candidates for those functions should at all times have professional skills suitable for their positions, sufficient knowledge, skills, professional experience, independence of mind as well as that they are of good repute both in their professional and private lives.

The suitability assessment involves the assessment of skills, experience, reputation, and the overall professional activity. The assessment of knowledge, skills and experience of persons subject to the Suitability Policy is made at the stage of their selection and after their appointment. The assessment is made in the following form:

- Assessment and re-assessment of individual suitability of Management Board members;
- Assessment and re-assessment of the collective suitability of the Management Board;
- Assessment and re-assessment of individual Key Function Holders.

The assessment is made on the basis of documents and statements which confirm the knowledge, skills, experience, prior functions as well as reputation of the assessed individuals and on the basis of individual meetings with them.

When making the assessment, the Nominations Committee of the Supervisory Board, and the Bank's Management Board should consider if the assessed person can commit sufficient time to perform their duties and responsibilities, including time to understand the Bank's activities, the main risks, implications of conducted activity as well as the risk management strategy, in particular if that member performs additional professional or political roles.

At the same time, in 2025 the Group continued to apply its Performance Management Policy. The Policy defines a new model, tools, dates as well as individuals and units engaged in the performance management process in Santander Bank Polska S.A. Group. The model laid down in the Policy is based on three pillars: HOW we deliver tasks and WHAT we do, as well as risk management objectives. Details of the objectives and performance evaluation are related to the Bank's business targets, and are specified in appropriate procedures.

Moreover, when promoting the Management Board Diversity Policy, the Bank strives to ensure that the candidates for the roles of Management Board members and key function holders possess a wide range of qualities and skills as well as ability to demonstrate independence of mind and opinions. The Bank cares to ensure the Management Board's diversity in terms of gender and to prevent any situation of discrimination against candidates for the Management Board's member roles, especially on the grounds of gender, educational background, geographical provenance, experience or age. When appointing the Management Board members, the

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Supervisory Board will strive to achieve at least 30% share of women in the Management Board in 2025 and simultaneously ensure the Management Board's diversity in terms of geographical provenance. The Nominations Committee will take into consideration the Bank's relationship with Santander Group and its cross-border business objectives. The diversity strategy is implemented in the processes of selection, suitability assessment and succession planning.

The Bank also cares about constant development of its employees and ensuring succession for the Management Board members and key function holders in order to mitigate the risk related to long-term absences or unexpected cessation of these functions. The processes are carried out based on the Nomination and Succession Planning Policy for Management Board members and key function holders at Santander Bank Polska S.A. In accordance with that policy, by promoting or appointing people as Management Board members or key function holders the Bank strives to ensure that candidates for those positions have high professional qualifications suitable for their roles and that they are of good repute both in their professional and private lives. The process of identifying successors is run in a non-discriminatory way and is to select candidates who could potentially fill the positions covered by the policy based on, e.g. assessment of their work experience, performance, and development potential.

In 2025, the deferred remuneration due to key function holders was not reduced as part of performance-related adjustments.

In the analysed financial year, one person working at Santander Bank Polska S.A. received remuneration exceeding EUR 1 million.

In 2025, 11 employees identified as material risk takers in Santander Bank Polska S.A. Group terminated their employment contracts.

K_30.01 - EU REM1 - REMUNERATION AWARDED FOR THE FINANCIAL YEAR (PLN K)

		MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Number of identified staff	10	10	34	122
2	Total fixed remuneration	2 594	18 363	22 541	51 971
3	Of which: cash-based	1 567	15 359	21 565	50 353
4	(Not applicable in the EU)				
EU-4a	Of which: shares or equivalent ownership interests	0	0	0	0
5	Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x	Of which: other instruments	0	0	0	0
6	(Not applicable in the EU)				
7	Of which: other forms	1 028	3 004	976	1 618
8	(Not applicable in the EU)				
9	Number of identified staff	10	10	34	122
10	Total variable remuneration	0	19 690	13 031	24 750
11	Of which: cash-based	0	9 845	6 331	13 905
12	Of which: deferred	0	4 528	2 532	4 047
EU-13a	Of which: shares or equivalent ownership interests	0	9 845	6 700	7 662
EU-14a	Of which: deferred	0	3 938	2 532	1 890
EU-13b	Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	3 183
EU-14b	Of which: deferred	0	0	0	1 274
EU-14x	Of which: other instruments	0	0	0	0
EU-14y	Of which: deferred	0	0	0	0
15	Of which: other forms	0	0	0	0
16	Of which: deferred	0	0	0	0
17	Total remuneration (2 + 10)	2 594	38 053	35 572	76 721

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K_30.02 - EU REM2 - SPECIAL PAYMENTS TO STAFF WHOSE PROFESSIONAL ACTIVITIES HAVE A MATERIAL IMPACT ON INSTITUTIONS' RISK PROFILE (IDENTIFIED STAFF) (PLN K)

	MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards				
1 Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
2 Guaranteed variable remuneration awards - Total amount	0	0	0	0
3 Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
Severance payments awarded in previous periods, that have been paid out during the financial year				
4 Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	0	1
5 Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	0	168
Severance payments awarded during the financial year				
6 Severance payments awarded during the financial year - Number of identified staff	0	0	1	6
7 Severance payments awarded during the financial year - Total amount	0	0	189	604
8 Of which paid during the financial year	0	0	189	604
9 Of which deferred	0	0	0	0
10 Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
11 Of which highest payment that has been awarded to a single person	0	0	0	45

K_30.03 - EU REM3 - DEFERRED REMUNERATION (PLN K)

Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	0	0	0	0	0	0	0	0
2 Cash-based	0	0	0	0	0	0	0	0
3 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5 Other instruments	0	0	0	0	0	0	0	0
6 Other forms	0	0	0	0	0	0	0	0
7 MB Management function	33 967	11 431	22 537	0	0	773	12 198	4 819
8 Cash-based	17 989	6 579	11 409	0	0	269	6 847	0
9 Shares or equivalent ownership interests	13 884	4 189	9 695	0	0	0	4 189	4 819
10 Share-linked instruments or equivalent non-cash instruments	2 095	663	1 432	0	0	504	1 162	0
11 Other instruments	0	0	0	0	0	0	0	0
12 Other forms	0	0	0	0	0	0	0	0
13 Other senior management	25 875	9 736	16 139	0	0	464	10 016	4 181
14 Cash-based	11 961	5 423	6 538	0	0	181	5 419	0
15 Shares or equivalent ownership interests	12 492	3 866	8 626	0	0	0	3 866	4 181
16 Share-linked instruments or equivalent non-cash instruments	1 422	447	975	0	0	283	730	0
17 Other instruments	0	0	0	0	0	0	0	0
18 Other forms	0	0	0	0	0	0	0	0
19 Other identified staff	16 102	6 595	9 508	0	0	1 104	12 566	3 512
20 Cash-based	8 159	4 287	3 872	0	0	298	7 519	291
21 Shares or equivalent ownership interests	5 232	929	4 303	0	0	33	962	2 488
22 Share-linked instruments or equivalent non-cash instruments	2 712	1 379	1 333	0	0	773	4 085	733
23 Other instruments	0	0	0	0	0	0	0	0
24 Other forms	0	0	0	0	0	0	0	0
25 Total amount	75 945	27 762	48 183	0	0	2 341	34 780	12 512

K_30.04 - EU REM4 - REMUNERATION OF 1 MILLION EUR OR MORE PER YEAR

		a
EUR	Identified staff that are high earners as set out in Article 450(i) CRR	
1 1 000 000 to below 1 500 000		0
2 1 500 000 to below 2 000 000		0
3 2 000 000 to below 2 500 000		1
4 2 500 000 to below 3 000 000		0
5 3 000 000 to below 3 500 000		0
6 3 500 000 to below 4 000 000		0
7 4 000 000 to below 4 500 000		0
8 4 500 000 to below 5 000 000		0
9 5 000 000 to below 6 000 000		0
10 6 000 000 to below 7 000 000		0
11 7 000 000 to below 8 000 000		0

POLICY ON VARIABLE REMUNERATION COMPONENTS

K_30.05- EU REM5 - INFORMATION ON REMUNERATION OF STAFF WHOSE PROFESSIONAL ACTIVITIES HAVE A MATERIAL IMPACT ON INSTITUTIONS RISK PROFILE (IDENTIFIED STAFF) (PLN K)

	Management body remuneration			Business areas						Total
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	
1 Total number of identified staff										176
2 Of which: members of the management body	10	10	20							
3 Of which: other senior management personnel				4	10	1	9	7	3	
4 Of which: other identified personnel				9	7	3	5	23	75	
5 Total remuneration of identified personnel	2 594	38 053	40 648	12 027	16 321	2 365	11 686	19 475	50 420	
6 Of which: variable remuneration	0	19 690	19 690	4 180	5 973	879	4 335	6 358	16 055	
7 Of which: fixed remuneration	2 594	18 363	20 958	7 847	10 348	1 486	7 350	13 117	34 364	

Details about the remuneration of Management Board members and Supervisory Board members are presented in Note 52 to the Consolidated Financial Statements of Santander Bank Polska Group for 2025 and the Management Board Report on Santander Bank Polska Group Performance in 2025.

Statement of the Management Board of Santander Bank Polska S.A.

The Management Board of Santander Bank Polska S.A. discloses information required by Part Eight of the CRR in accordance with adopted policies and internal procedures, as well as control systems and mechanisms that verify whether the disclosure of information is carried out in an appropriate manner and in accordance with the requirements set out in the CRR.

The Management Board of Santander Bank Polska S.A. declares that, to the best of its knowledge, the arrangements contained in this "Information on remuneration pursuant to article 450 of the CRR of the Santander Bank Polska Group as at 31 December 2025" give a true view of the facts, while the risk management arrangements, notably with regard to liquidity risk, give assurance that the risk management systems in use are appropriate in terms of the risk profile and strategy of the Bank's Group.

The Management Board of Santander Bank Polska S.A. approves this "Information on remuneration pursuant to article 450 of the CRR of the Santander Bank Polska Group as at 31 December 2025", which contains details about risks, discusses the general risk profile of the Bank and the Bank's Group associated with the business strategy, and includes key metrics and figures that provide external stakeholders with a comprehensive view of risk management by the Bank's Group, including interaction between the Bank's risk profile and risk appetite expressed in the form of strategic risk tolerance limits, as determined by the Management Board and approved by the Supervisory Board.

Signatures of the persons representing the entity

Date	Name	Function	Signature
20.04.2026	Michał Gajewski	President	The original Polish document is signed with a qualified electronic signature
20.04.2026	Lech Gałkowski	Vice-President	The original Polish document is signed with a qualified electronic signature
20.04.2026	Artur Głęboczi	Vice-President	The original Polish document is signed with a qualified electronic signature
20.04.2026	Magdalena Proga-Stępień	Vice-President	The original Polish document is signed with a qualified electronic signature
20.04.2026	Maciej Reluga	Vice-President	The original Polish document is signed with a qualified electronic signature
20.04.2026	Paweł Bartusch	Member	The original Polish document is signed with a qualified electronic signature

Signature of a person who is responsible for maintaining the accounting records

Date	Name	Function	Signature
20.04.2026	Anna Żmuda	Financial Accounting Area Director	The original Polish document is signed with a qualified electronic signature