

Santander Bank Polska S.A. (the “Bank”) hereby announces the decision regarding the early redemption of its own bonds, series 1/2024, in accordance with item 8.1 of the Terms and Conditions of the series 1/2024 bond issue, issued on 2 April 2024, with the final redemption date set for 2 April 2027, bearing the ISIN code PLBZ00000341 (“Bonds”).

In connection with the above, the Bank notifies that a decision has been made to carry out the early redemption of all 3,800 (in words: three thousand eight hundred) Bonds with a total nominal value of PLN 1,900,000,000 (in words: one billion nine hundred million zlotys) on the early redemption date, i.e. on 2 April 2026.

The record date for entitlement to benefits from the early redemption of the Bonds will be 25 March 2026.

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 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 in the Bonds on the regulated Catalyst market operated by the Warsaw Stock Exchange S.A., as of 23 March 2026.