

# Selected Financial Information on Santander Bank Polska Group for Q1 2022



# Agenda

## Results

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

## More information

5. Attachments

Results for Q1 2022

# Our activities and our people

01

# Our communication

## ATL / TV Campaigns

### Campaigns promoting Account As I Want It with a mobile application that makes our customers daily lives

#### Spots:

- 30' spot about the mobile application and its unapparent functionalities that can make daily non-banking matters easier, e.g. pay for parking, ordering flowers or a taxi. With the Santander mobile application, you have the power to make your life easier.
- 15' spot about the possibility of using video chat with an advisor in sign language as a part of the 'Service without barriers' programme. Thanks to this, people with hearing impairments can talk to an advisor in a convenient way and manage their financial matters.
- Radio - promotion of PLN 300 for opening and active use of an account.



## Other campaigns

### Charity Campaign „We Will Double Your Impact”

Charity campaign for Ukraine, in which together with our clients we raised over 4 million PLN.



## Media

- **A new communication concept** - "Bank which makes life easier". We have conducted qualitative and quantitative consumer research, reviewed communication of the category: banking both in Poland and globally along with market and consumer trends. The Bank's current marketing campaigns are based on this concept.

## Social Media

- **Saving cycle** - we suggested solutions to clients that will help them save and cope with rising inflation (return on bills, My Goals, Mobile Deposit 2.5%).
- **Bank for winter holidays** - Telemedico, Contactless, Account for a teenager
- **Cybersecurity** - continuation of the "Fairy tales for adults" series, scam warnings.
- **Help for Ukraine** - communication of charity action and assistance solutions for citizens from Ukraine.



## Our people

### We care about employees during the pandemic and day-to-day work

#### Our response to the pandemic

- In March, following the removal of coronavirus restrictions by the Ministry of Health, we invited our employees back to office, removed the ban on organising meetings (both internal and external) and announced removal of the majority of our restrictions (including facemasks, isolation and quarantine), stressing that we should remain cautious.

#### Our response to the war in Ukraine

- After the outbreak of the war in Ukraine in late February, we immediately provided financial and non-financial support to our Ukrainian employees, and psychological assistance to all employees of Santander Bank Polska.

#### Wellbeing activities

- In Q1, wellbeing activities under our Wellbeing & Mental Health Strategy concentrated on building emotional intelligence of employees (Emotional Health and Safety programme) and psychological and emotional support for employees in the light of the war in Ukraine.

#### Employee experience agenda

- In order to respond to the needs of our employees, we regularly listen to the employees' voice in quarterly employee surveys. In March, the first YourVOICE global survey was conducted.

#### Diversity and inclusion

- We have active groups of employees who bring people together to support diversity and inclusion.
- We continue developing an inclusive bank for our customers and diverse workplace in terms of hiring the disabled ("Differently abled at work" and "Barrier-Free Banking" programmes).

#### We develop modern work tools

- In Q1, we implemented the New Polish Deal tax rules in Santander Bank Polska, which required adjustment of our current systems and processes. We also launched a dedicated communication campaign to employees, including a website and special points of contact.
- Following the deployment of OneHR (Workday) in October 2021, we started working on OneHR 2.0 to strengthen effectiveness and further automation and simplification of HR processes. The work included User Experience initiatives involving employees.
- In January, we launched "My benefit" portal, a place where employees can check the benefits they use, find other available ones and easily apply for them. The portal was designed together with employees at HR Design Studio based on Service Design methodology.

#### Development and training

- We continued a range of training and development initiatives for leaders and employees, e.g. the Advisor of the Future programme or internal training on the skills of the future. We also prepared other programmes that will be available soon.

#### Our work has been recognised

- We were awarded with the Top Employer 2022 certificate for our commitment to creating a better work environment and for implementing top HR management standards.
- We were recognised in the "Ethical Company" competition organised by *Puls Biznesu* daily. The purpose of the competition was to recognise organisations that follow ethical principles, respect their business partners, adhere to fair competition rules, support local communities and foster good relationships within the organisation.
- We were recognised in Human&Family Humanites Wellbeing Award in the large companies category.

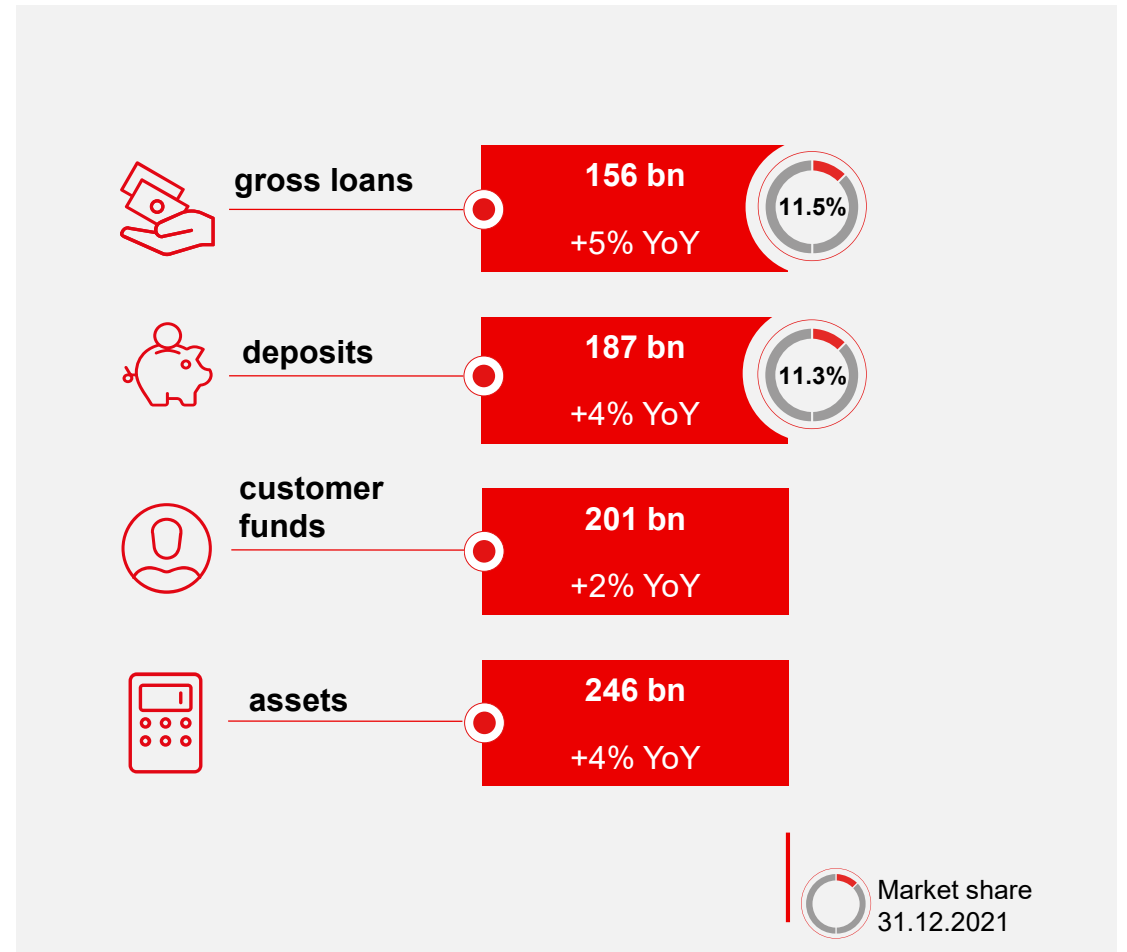
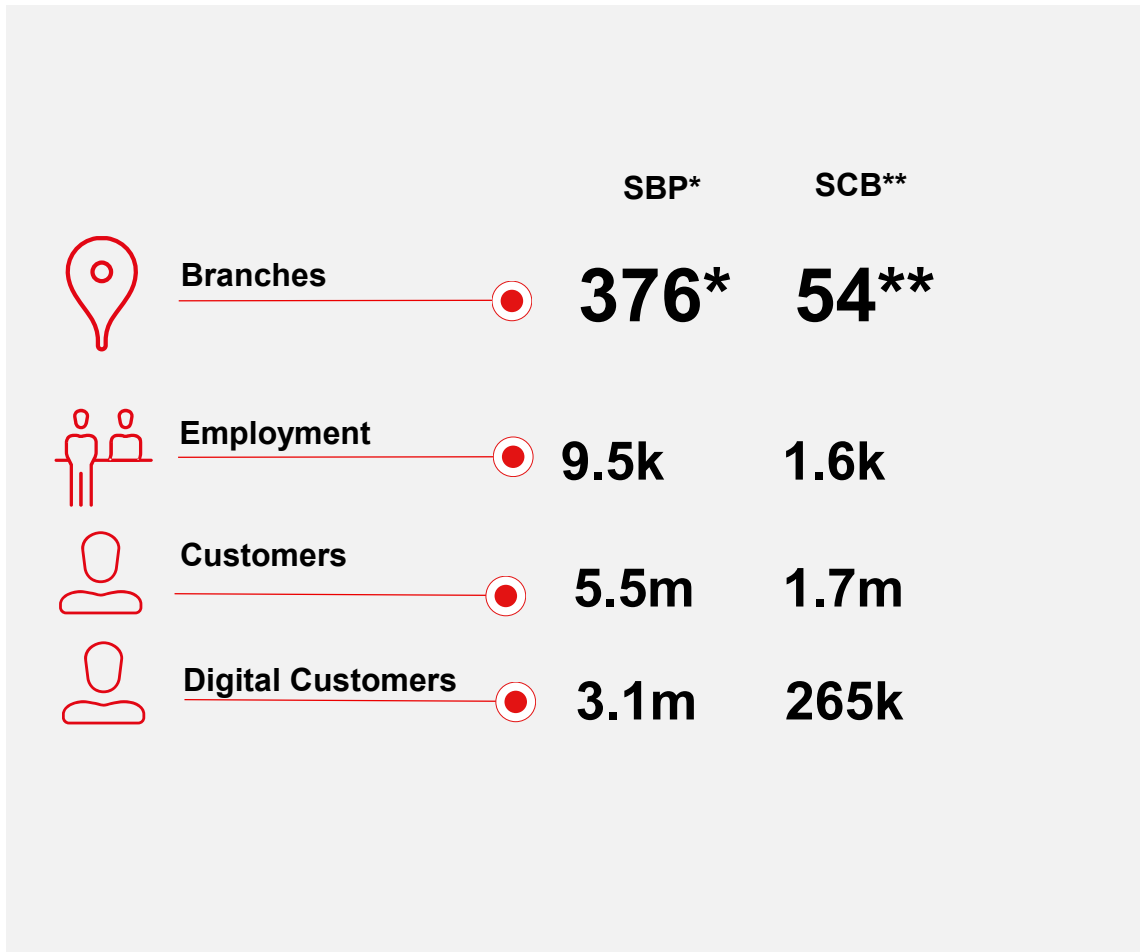
Q1 2022 Results

# Our business development

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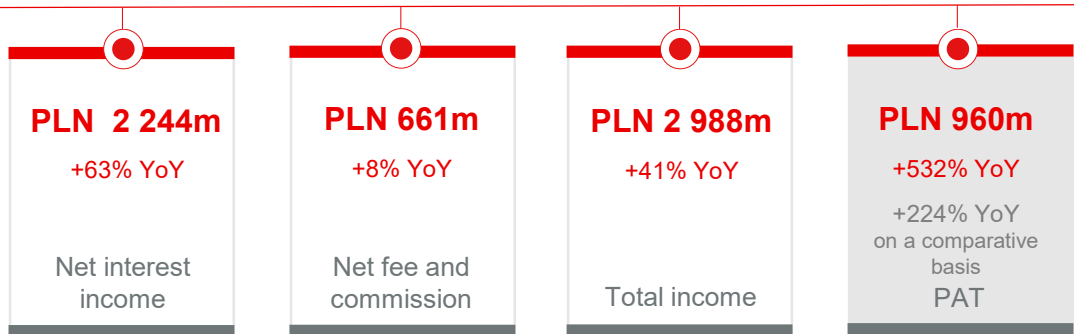
## General operational data

## Key volumes



## Key financial results for Q1 2022

### Key results



On a comparative basis for individual items, i.e. assuming a constant level of BFG fees and after excluding from the profit for 2022: cost of legal risk associated with foreign currency mortgage loans (PLN 96m) and from profit for 2021: cost of legal risk associated with foreign currency mortgage loans (PLN 206m).

## Financial ratios For Q1 2022

### Capital position

Strong capital position well above the KNF requirements

TCR — 18.12%

CET1 — 16.19%

### ROE, ROA

ROE — 8.6%

ROA — 0.78%

### Liquidity position

Safe liquidity position

L/D of Group — 79.92%

L/D of SBP — 73.92%

LCR of Group — 186.61%



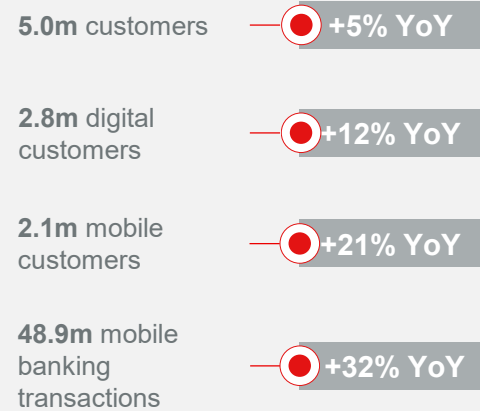
Results for Q1 2021

# Our customers

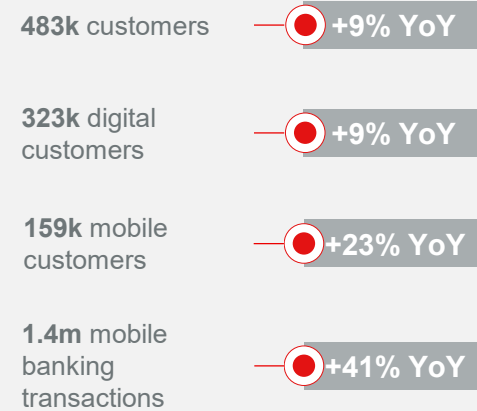
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## Our customers in numbers\*

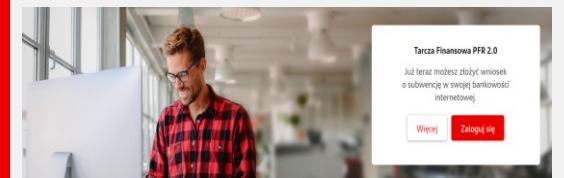
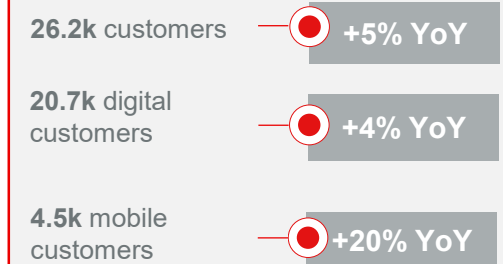
### Retail customers



### SME customers



### Corporate customers



## New products and services

### Retail customers

- We implemented a new streamlined online cash loan process.
- Customers may join a modern and upgraded Referrals Programme in internet and mobile banking
- We upgraded santander.pl portal to make our offer more transparent and equipped it with cash loans calculator.



### SME customers

- We launched a number of special offers for businesses:
  - next edition of the special offer of the Business Account Worth Recommending (Konto Firmowe Godne Polecenia)
  - a special offer for payment terminals with a 9-mont rent-free period
  - a special offer for professionals who offer their services on Fixly.pl – a promotional business account plus additional services from Fixly.pl



### Corporate customers

- We have enhanced credit workflow for corporate clients – we have implemented: factoring limit, multiline facility, interest rate products and groups of accounts processing
- We have introduced new functionalities in iBiznes24 electronic banking – a transfer form to KRUS that allows customers to make transfers from the VAT account, a new BTP module (Safe File Transfer) and a new dashboard with a personalised menu



## Education and support for customers

### Retail Customers

- In connection with the war in Ukraine, we have a number of solutions to support our Ukrainian customers:
  - free of charge transfers from and to Ukraine
  - waiver of account and debit card fees plus simplified account opening procedures
  - option to suspend repayment of cash and mortgage loans
  - extended scope of services available in Ukrainian
- We organised help for Ukrainians, both locally and at the corporate level (with over PLN 4.5m raised in the We Will Double Your Impact charity campaign)
- We support the United Nations Refugee Agency (UNHCR) with regard to fast and effective distribution of cash to refugees coming from Ukraine to Poland, using BLIK cheques



### SME Customers

- Together with the Polish Entrepreneurs Foundation we organised a debate on the New Polish Deal
- Our business customers whose registered office address is in Ukraine or who are Ukrainian citizens are offered free of charge PLN and FX accounts and debit cards as well as transfers from and to
- Together with Shoper we organised a webinar for businesses on online sales.
- We organised another webinar with Google on how to set a business profile in Google and reach customers from their area



### BCB Customers

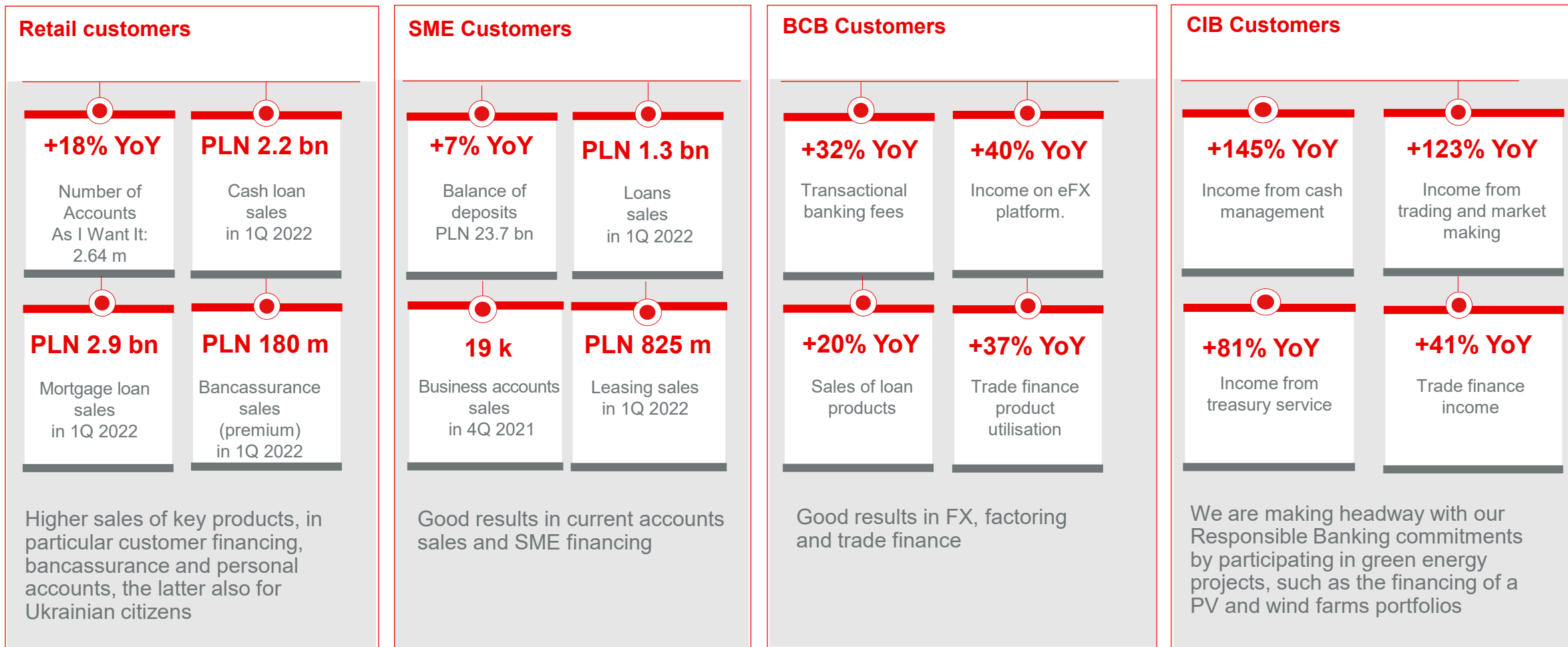
- We continue our efforts to improve the customer experience among others by: executing faster customer payment orders (thanks to automation), extending the working time of the Business Service Centre, developing skills of advisors and extending the functionalities of remote communication channels with the customer
- SBP in cooperation with the United Nations Refugee Agency (UNHCR) implemented a solution using the BLIK system for instant cash withdrawals from ATMs throughout the country (as part of payments to registered refugees).



### CIB Customers

- We issued more than 50 stock exchange recommendations in 2021 in the CEE Region and facilitated participation in conferences for institutional investors.
- We organized „Santander Video Gaming Night” with 15 gaming companies and >50 institutional investors

## Selected business data



Results for Q1 2022

# Our financial performance

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## Gross loans

### Comment

#### Santander Bank Polska S.A.

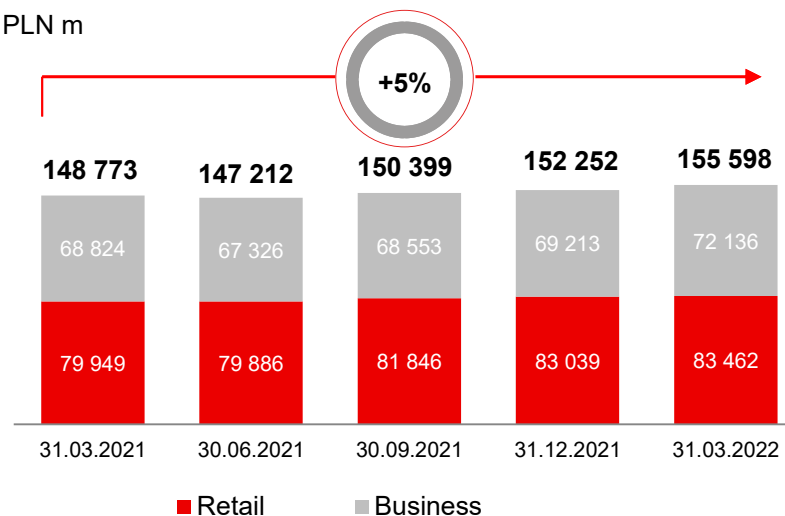
- The loan portfolio increased by 5% YoY.
- Sales of mortgage loans in Q1 2022: -10% vs. Q4 2021 and + 38% vs. Q1 2021. Sales of cash loans +8% and + 38% in this respect.
- CHF mortgage loans: -24% YoY\* (-18% YoY in PLN)
- Including leasing and factoring, SME loans: +8% YoY and +2% QoQ and BCB loans: +9% YoY and +6% QoQ
- CIB loans (including leasing and factoring): +4% YoY and +5% QoQ.

#### Santander Consumer Bank

- SCB gross loans: PLN 17bn (-3% YoY and -3% QoQ)
- Mortgage portfolio: -20% YoY (CHF mortgage portfolio: -28% YoY\*)
- SCB loans (excluding mortgage loans): +1% YoY and stable QoQ.

### Gross loans

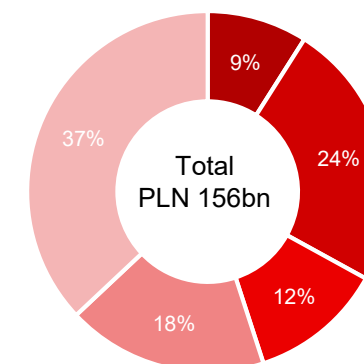
PLN m



PLN m

	31/03/2022	31/03/2021	YoY (%)	QoQ (%)
<b>Retail customers</b>	<b>83 462</b>	<b>79 949</b>	<b>4%</b>	<b>1%</b>
Mortgage loans	55 525	51 913	7%	1%
Other – retail customers	27 937	28 036	0%	-1%
<b>Business loans</b>	<b>72 136</b>	<b>68 824</b>	<b>5%</b>	<b>4%</b>
<b>Total gross loans</b>	<b>155 598</b>	<b>148 773</b>	<b>5%</b>	<b>2%</b>

### Structure of loans



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

## Customer funds

### Comment

#### Santander Bank Polska

- An increase in customer funds by 4% YoY and by 1% QoQ.

#### Deposits

- An increase in retail deposits by 6% YoY and stable QoQ
- Business deposits increased by 2% YoY and by 2% QoQ

#### Investment funds

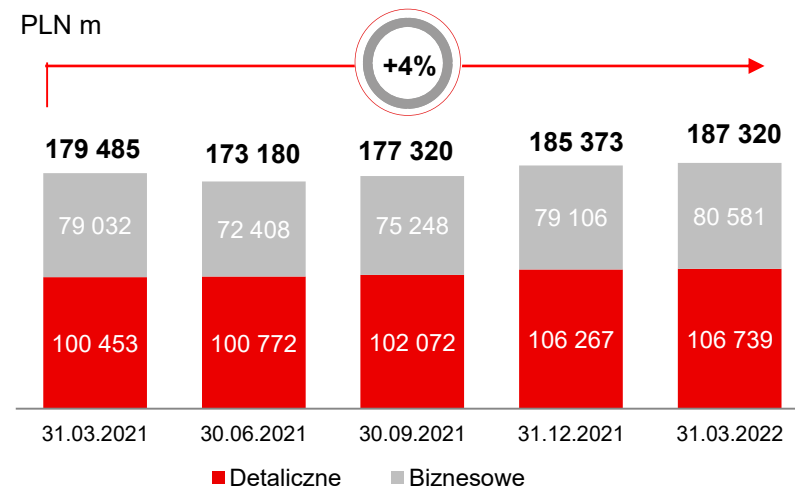
- Investment funds -21% YoY and -20% vs. end of Q4 2021

#### Santander Consumer Bank

- Deposits: PLN 9bn (-1% YoY)

### Deposits

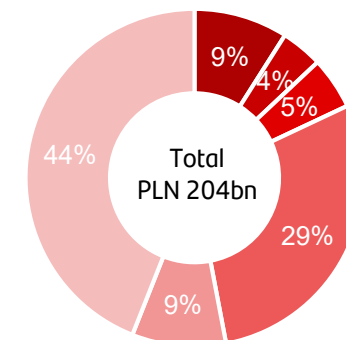
PLN m



PLN m

	31/03/2022	31/03/2021	YoY (%)	QoQ (%)
Current deposits	105 069	102 028	3%	1%
Savings accounts	51 478	52 635	-2%	-7%
Term deposits	30 773	24 822	24%	18%
<b>Total deposits</b>	<b>187 320</b>	<b>179 485</b>	<b>4%</b>	<b>1%</b>
Investment funds	14 132	17 933	-21%	-20%
<b>Total customer funds</b>	<b>201 452</b>	<b>197 418</b>	<b>2%</b>	<b>-1%</b>

### Deposits and term funding



- Term funding
- Other
- Business term deposits
- Business current deposits
- Personal term deposits
- Personal current deposits



# Net interest income and net interest margin

## Comment

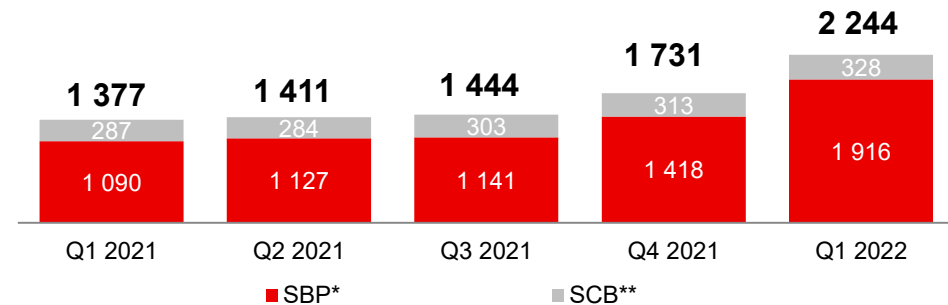
- Net interest income increased by 63% YoY.
- In Q1 2022 net interest income increased by 30% vs. Q4 2021.
- Interest income increase by 66% YoY and 33% QoQ.
- Increase in interest expense by 99% YoY and 89% QoQ.
- The net interest margin for Q1 2021 (annualised on a quarterly basis) was 4.02% and increased by 93 basis points compared to Q4 2021.
- In the first quarter of 2022, the net interest income was influenced by interest rate hikes, started on October 8, 2021.

## Net interest income of SCB Group

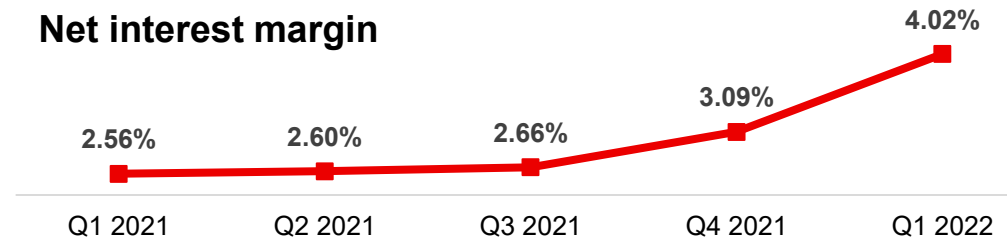
PLN 328m (2022)  
PLN 287m (2021)

## Net interest income

PLN m



## Net interest margin



- 1) Net interest margin in consecutive quarters, annualised on a quarterly and year-to-date basis. The data for 2021 have been restated to reflect the new accounting treatment of legal risk related to the FX mortgage loan-book which is now compliant with IFRS 9.
- 2) The calculation of the net interest margin of Santander Bank Polska S.A. takes account of swap points allocation from derivative instruments used for the purpose of liquidity management but excludes interest income from the portfolio of debt securities held for trading and other exposures connected with trading.

# Net fee and commission income

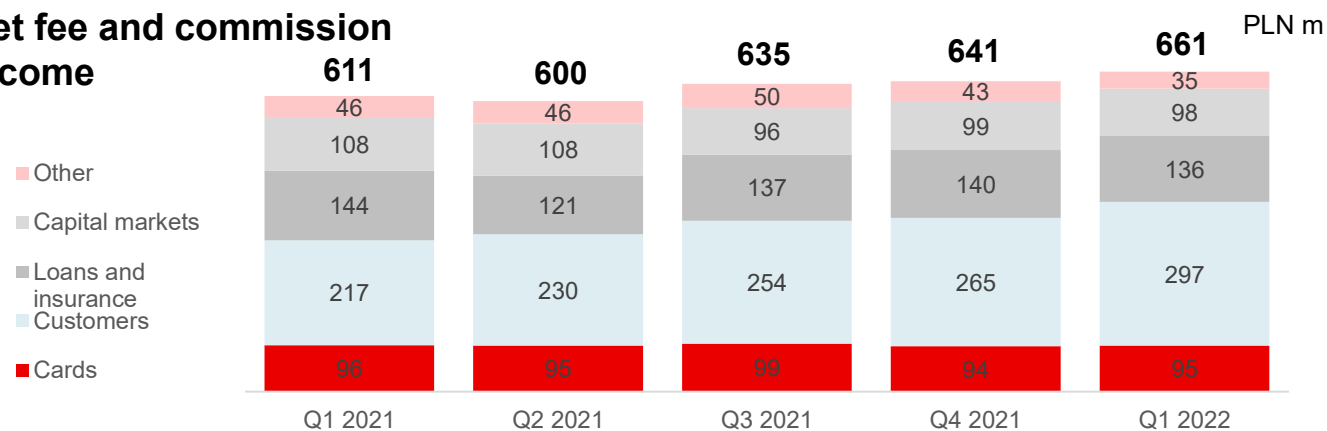
## Comment

- Net commission income increased by 8% YoY and by 3% QoQ.
- Good results in accounts and transfer fees (+18% YoY) and in fx fees (+53% YoY).
- On quarterly basis, growth in accounts and transfer fees (+12% QoQ), fx fees (+12% QoQ) and brokerage fees (+48% QoQ).
- SCB commission income +14% QoQ mainly in insurance.

Net fee and commission income of SCB Group\*

PLN 33m (2022)  
PLN 37m (2021)

## Net fee and commission income



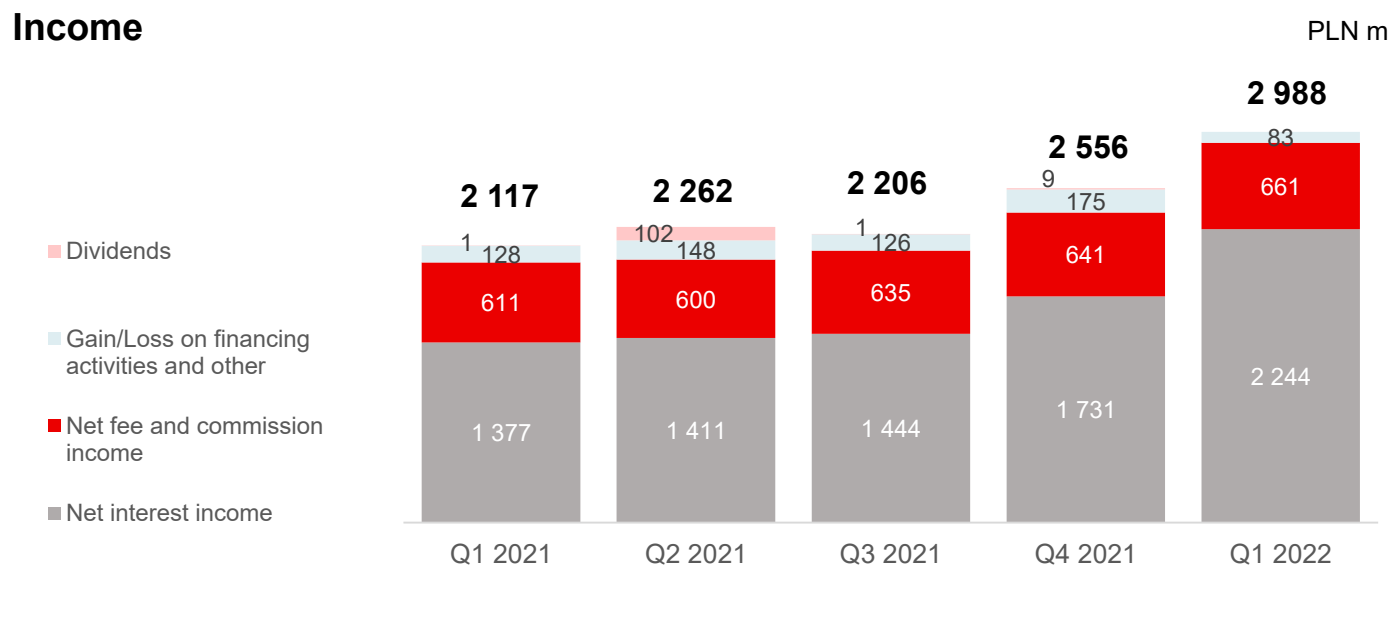
## Net fee and commission income

	Q1 2022	Q1 2021	YoY (%)	QoQ (%)
Cards	95	96	-1%	1%
Transactional	297	217	37%	12%
Loans + insurance	136	144	-6%	-3%
Capital markets*	98	108	-9%	-1%
Other	35	46	-24%	-20%
<b>Total</b>	<b>661</b>	<b>611</b>	<b>8%</b>	<b>3%</b>

# Income

## Comment

- The Group's total income in Q 1 2022 amounted to PLN 2,988 million and increased by 41% compared to Q1 2021 and by 17% compared to Q4 2021.
- Higher interest income due to interest rate hikes, good increase in commission income and lower income from other activities due to the situation on the financial markets.
- Profit on the sale of bonds in Q1 2022 was PLN 1m compared to PLN 28m in Q1 2021.
- Change in the fair value of VISA Inc. shares in the amount of PLN 3m in Q1 2022 (in Q1 2021 PLN -7m) recognised under gains on other financial instruments.



PLN m	Q1 2022	Q1 2021	YoY (%)	QoQ (%)
Net interest income	2 244	1 376	63%	30%
Net fee and commission income	661	611	8%	3%
<b>Total</b>	<b>2 905</b>	<b>1 987</b>	<b>46%</b>	<b>22%</b>
Gains/ losses on financing activities	61	98	-38%	-12%
Dividends	0	1	-72%	-97%
Other income items	22	31	-30%	-79%
<b>Total income</b>	<b>2 988</b>	<b>2 117</b>	<b>41%</b>	<b>17%</b>

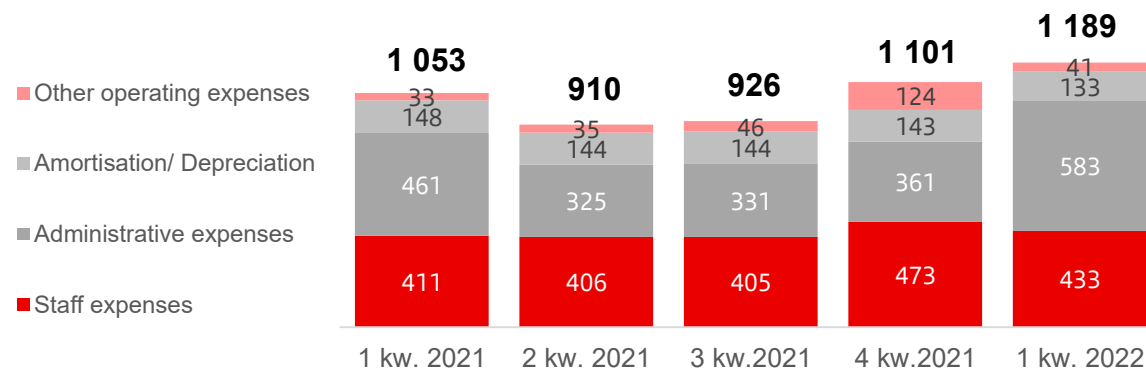
## Operating expenses

### Comment

- Total costs in Q1 2022 under the influence of regulatory levies (BFG). Regulatory costs increased by 50% YoY.
- Excluding the above-mentioned items, administrative expenses increased by 9.7% YoY and decreased by 9.6% compared to Q4 2021.
- Increase in costs on an annual basis due to the increase in prices of services and more intensive marketing activities.
- Staff costs increased by 6% YoY due to salary increases, and decreased by 8% compared to the previous quarter when performance bonuses were settled.
- In SCB, operating costs in Q1 2022 amounted to PLN 143 million, stayed flat YoY and increased by 11% compared to Q4 2021. SCB employee costs - 13% YoY, compared to the previous quarter - no change. Administrative expenses remained at the previous year's level.
- Group C/I ratio at 39.8% in Q1 2022 compared to 49.7% in Q1 2021. The comparable C/I ratio was 36.6% and 49.7% respectively.

### Operating expenses

PLN m

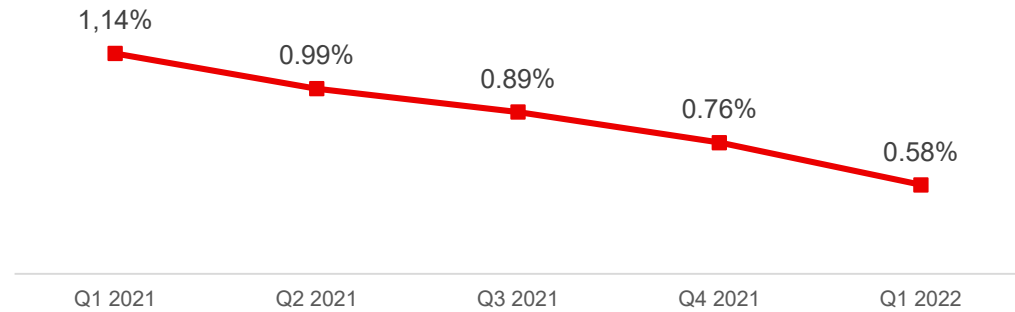


PLN m	Q1 2022	Q1 2021	YoY (%)	QoQ (%)
Administrative and staff expenses	(1 016)	(872)	17%	22%
<i>Staff expenses</i>	(433)	(411)	5%	-8%
<i>Administrative expenses</i>	(583)	(461)	26%	62%
Amortisation/depreciation + other	(173)	(181)	-4%	-35%
<b>Total costs</b>	<b>(1 189)</b>	<b>(1 053)</b>	<b>13%</b>	<b>8%</b>
One-off items	(95)			
<b>Underlying total costs*</b>	<b>(1 094)</b>	<b>(1 053)</b>	<b>4%</b>	

\* On a comparative basis for individual items, i.e. assuming a constant level of BFG fees

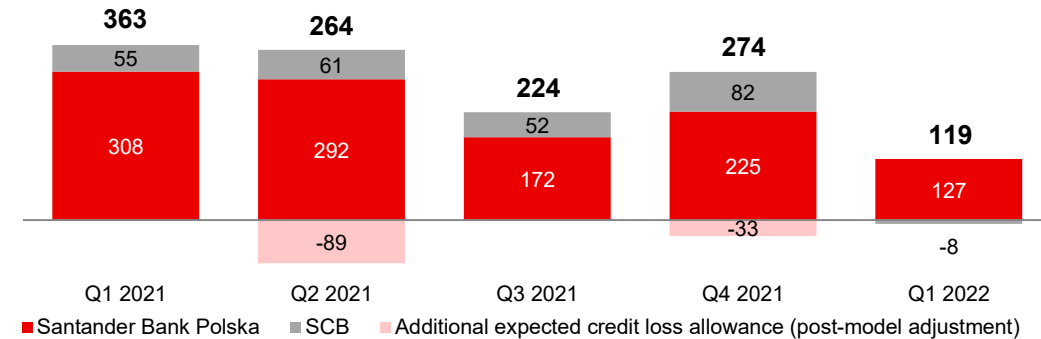
## Provisions and credit portfolio quality

### Cost of credit

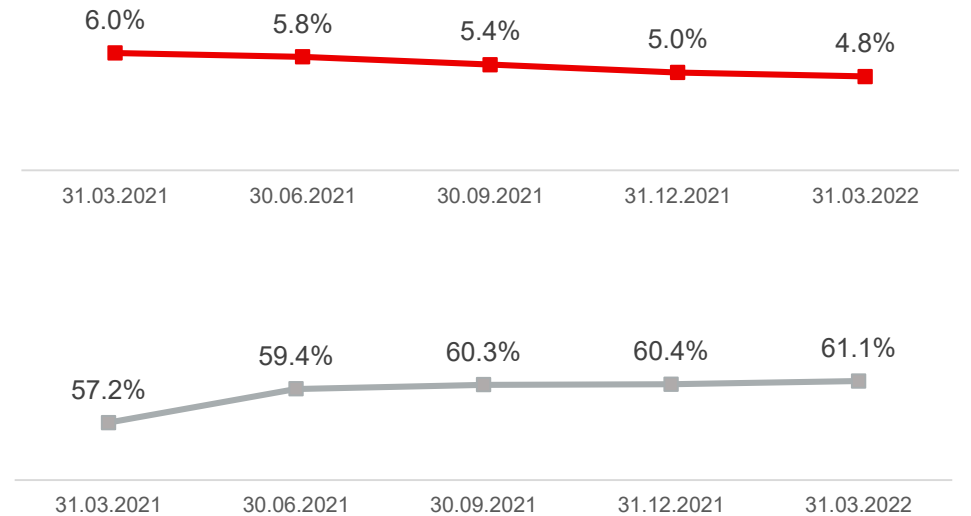


### Balance of provisions

PLN m



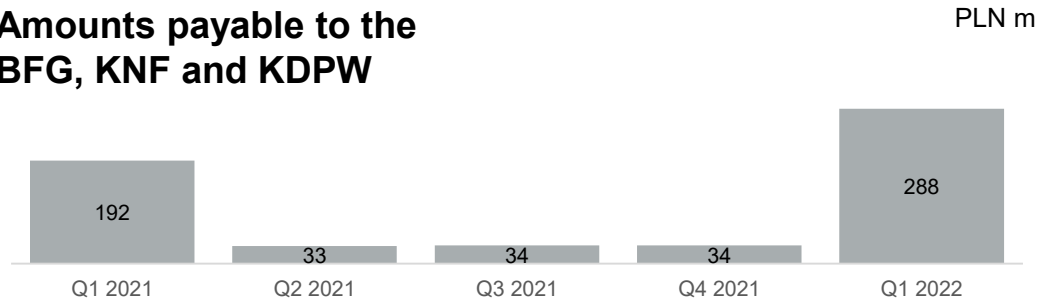
### NPL and NPL coverage ratio



Including POCI – purchased or originated credit-impaired asset.

## Banking tax and regulatory costs

### Amounts payable to the BFG, KNF and KDPW



#### Resolution fund\*:

- 2021: SBP PLN 135m SCB PLN 19m
- 2022: SBP PLN 192m SCB PLN 17m

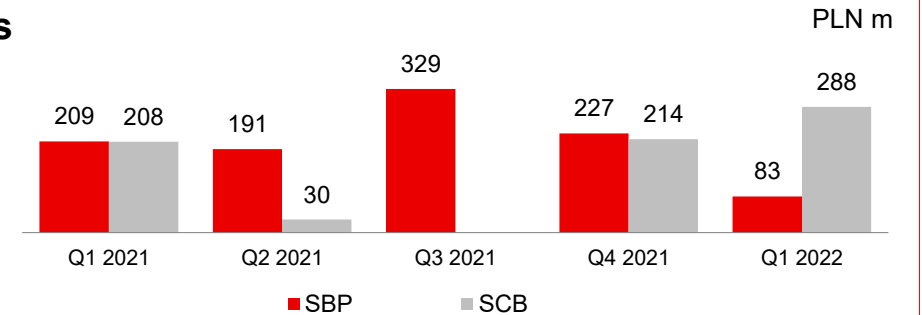
### Banking tax

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.

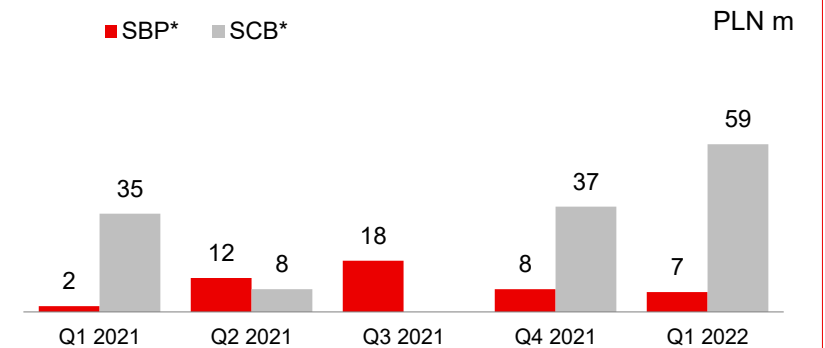
In 2022, the total tax charged to Santander Bank Polska S.A. and SCB S.A. in this respect was PLN 177m (PLN 169m and PLN 8m, respectively).

## NPL sales

### NPL sales



### Impact of NPL sales on PBT



**SBP 2022:** NPL sales: PLN 83m, impact on PBT PLN 7m

**SCB 2022:** NPL sales: PLN 288m, impact on PBT PLN 59m

## Results for Q1 2022

### Comment

- In Q1, further increase in net interest income (30% QoQ and 63% vs.Q1 2021) and in net commission income (3% QoQ and 8% vs.Q1 2021)
- Total costs influenced by inflation and adjustment of staff costs. Further emphasis on cost-effectiveness.
- Net profit in Q1 2022 of PLN 960m.
- Effective tax rate influenced by regulatory costs and cost of legal risk associated with foreign currency mortgage loans.

### Results for Q1 2022

PLN m	Q1 2022	Q1 2021	% YoY	On a comparative basis*
Net interest and fee income	2 905	1 987	46%	46%
Gross income	2 988	2 117	41%	41%
Operating expenses	-1 189	-1 053	13%	4%
Credit impairment allowances	-119	-363	-67%	-67%
Cost of legal risk associated with foreign currency mortgage loans**	-96	-207	-53%	-53%
Tax on financial institutions	-177	-153	16%	16%
<b>PBT</b>	<b>1 426</b>	<b>362</b>	<b>294%</b>	<b>220%</b>
Income tax	-397	-169	135%	135%
<b>Profit attributable to shareholders of Santander Bank Polska S.A.</b>	<b>960</b>	<b>152</b>	<b>532%</b>	<b>224%</b>
Effective tax rate	27.8%	46.7%		

\* On a comparative basis for individual items, i.e. assuming a constant level of BFG fees and after excluding from the profit for 2022: cost of legal risk associated with foreign currency mortgage loans (PLN 96m) and from profit for 2021: cost of legal risk associated with foreign currency mortgage loans (PLN 206m).

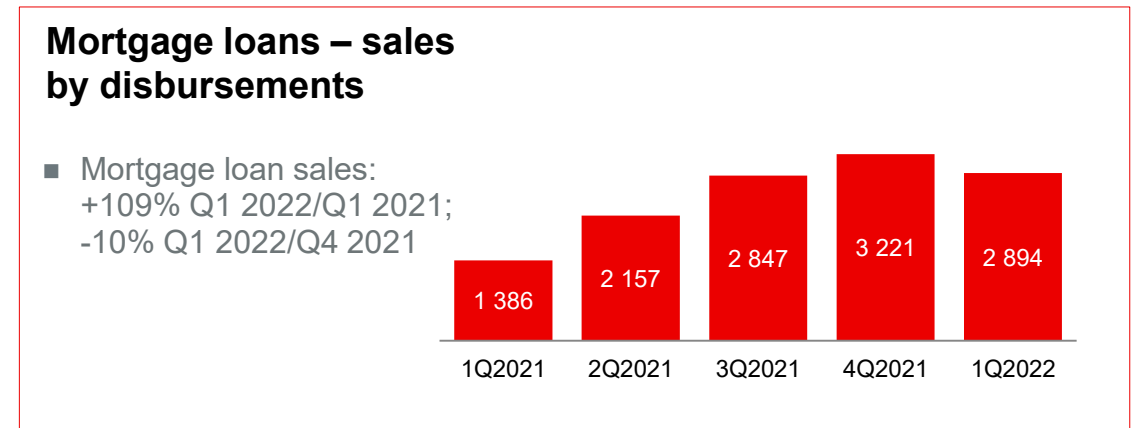
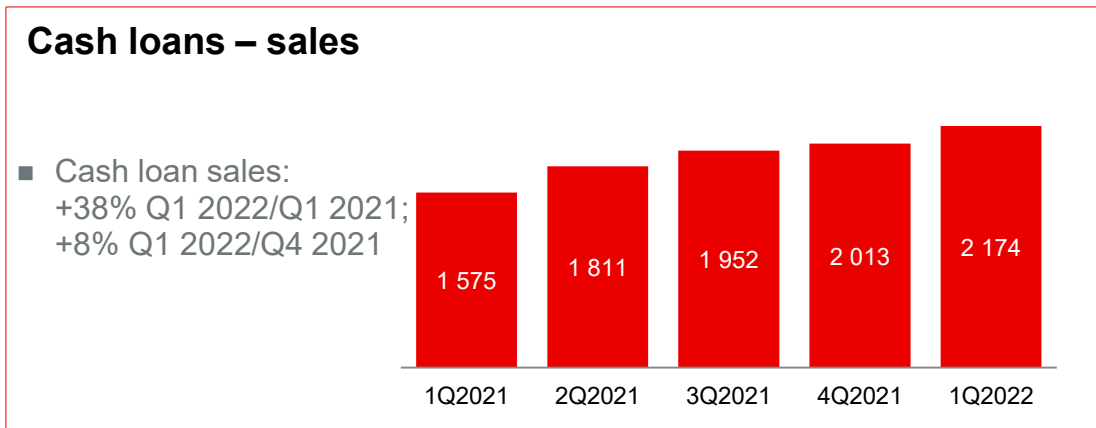
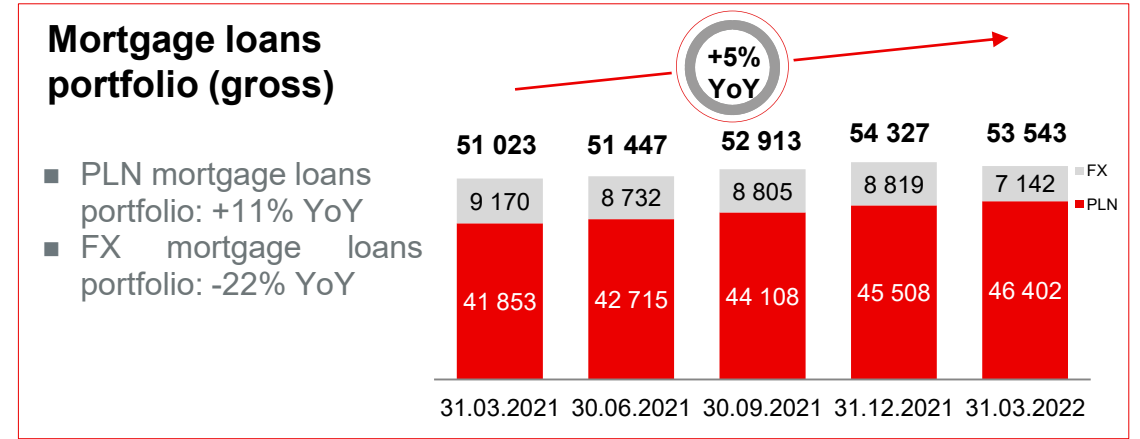
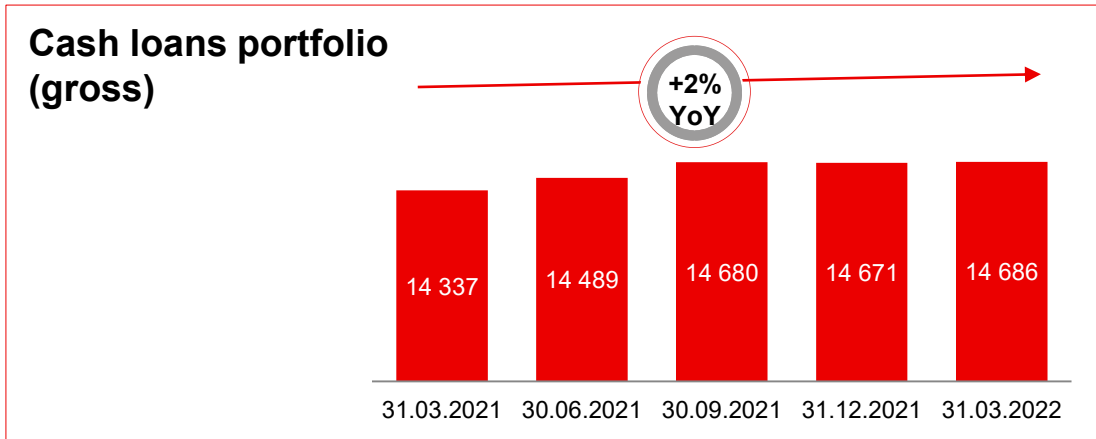
\*\* As of 1 January 2022, the Group changed the accounting policy rules for recognition of legal risk connected with foreign currency mortgage loans, which is now measured and presented in accordance with IFRS 9 (previously: IAS 37). The Group reduces the gross carrying amount of mortgage loans in line with IFRS 9. If there is no exposure to cover the estimated provision or the existing exposure is insufficient, the provision is recognised in accordance with IAS 37. The total impact of the above risk on the Group's performance is presented in a separate line item of the income statement. It includes provisions for legal risk and legal claims raised and released by the Bank. Those items were previously disclosed separately under other operating expenses and operating income.

# Attachments

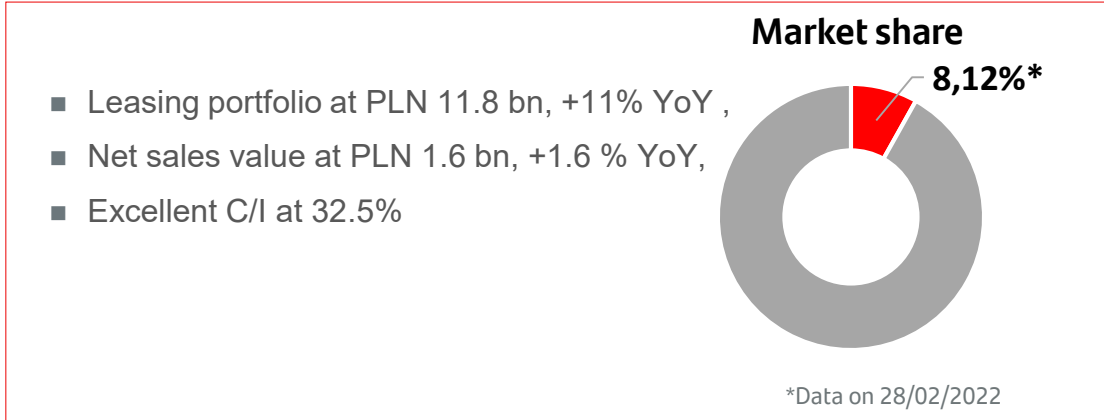
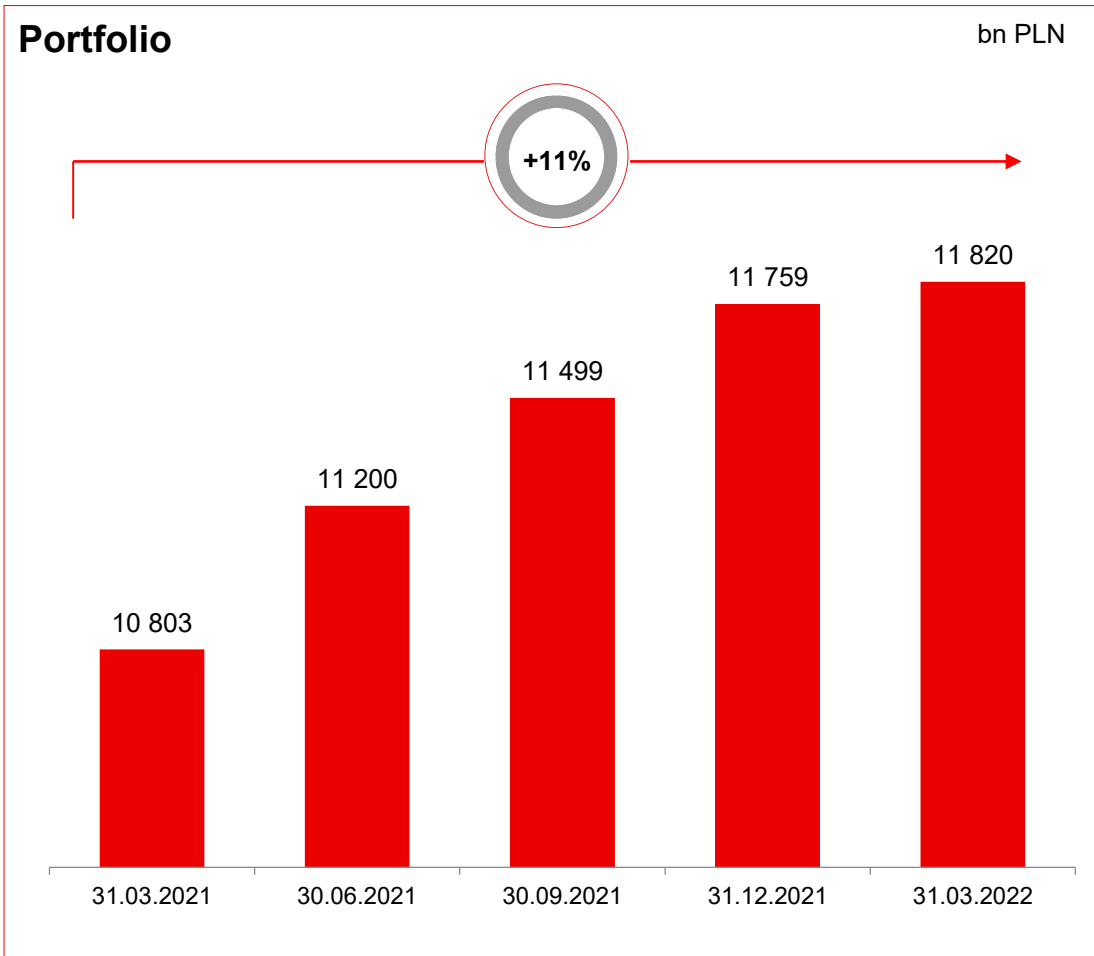
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# Retail Banking - growth in lending activity




# Santander Leasing



Santander Leasing was the first in the leasing industry to introduce a biometric signature. Customers can sign a leasing contract on the screen of the leasing advisor, and they receive documents in electronic form.



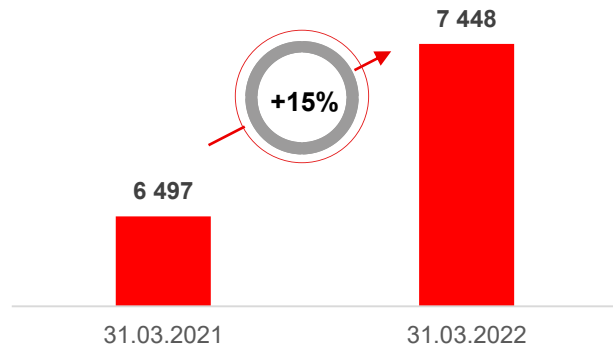
The company signed a cooperation agreement with Bank Ochrony Środowiska on the "Mój Elektryk" (my electric car) programme, subsidised by the National Fund for Environmental Protection and Water Management, thanks to this, the company will gain subsidies for leasing zero-emission vehicles to entrepreneurs



# Santander Factoring

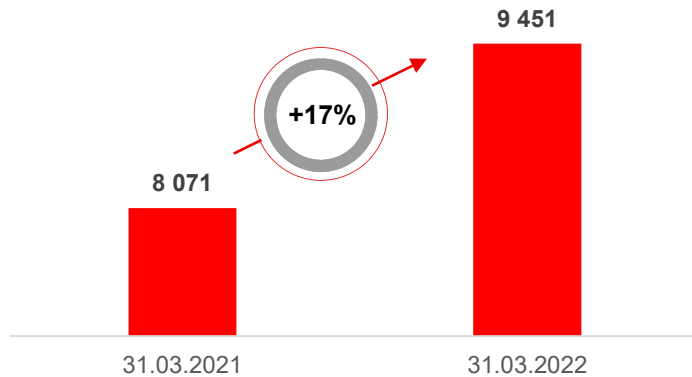
## Portfolio

PLN m

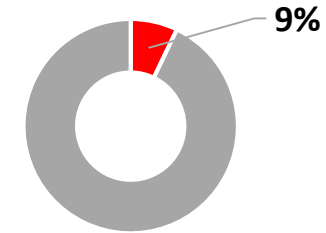


## Turnover

PLN m

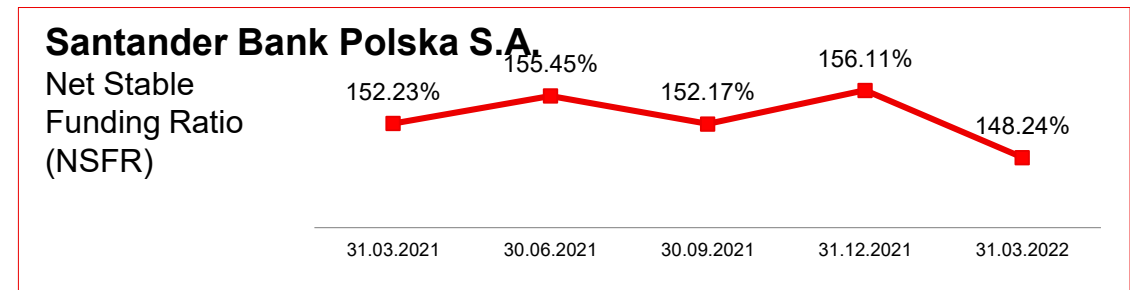
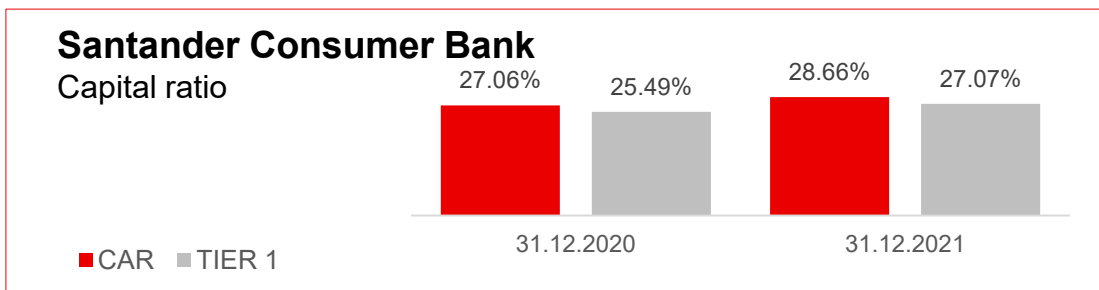
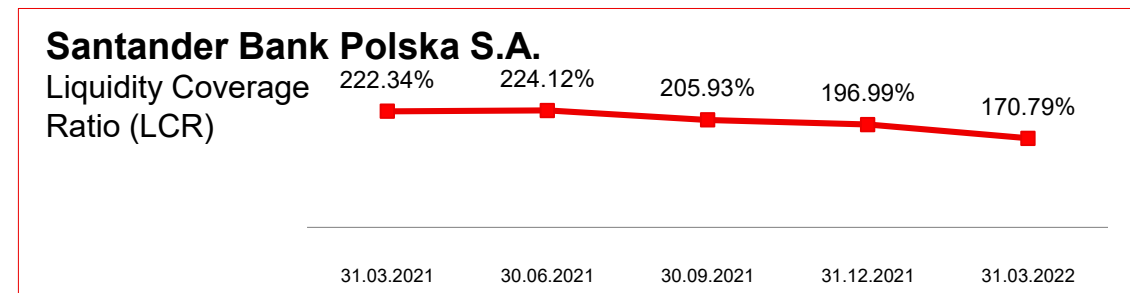
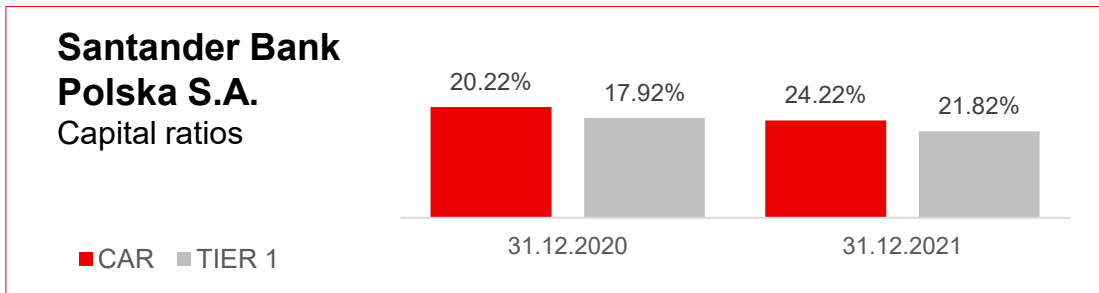
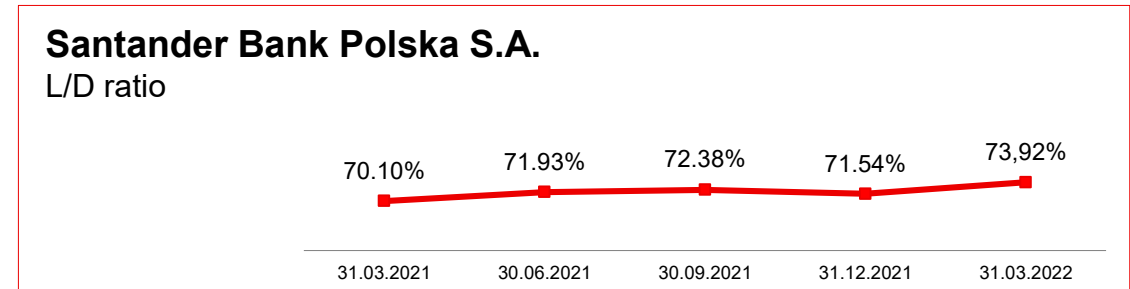
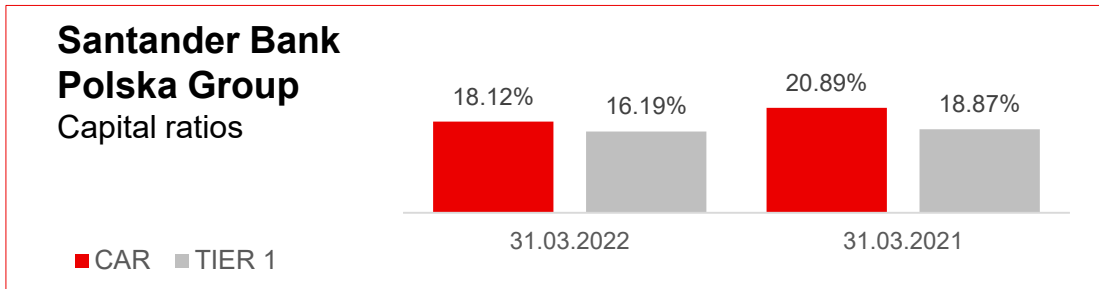


## Market Share



- In Q1 2021, Santander Factoring maintained its first position on the market in terms of the balance sheet, reporting 15% YoY growth in balances and a slight drop in the respective market share to 18.4%.
- Santander Factoring also maintains its first position in payables financing (up 4% YoY and 23% market share).
- After first quarter of 2022, the Polish factoring market recorded a growth of 32% YoY.
- Santander Factoring continues its cooperation with BGK and maintains its market leader position in terms of the value of guarantees granted to businesses under the Liquidity Guarantee Fund.
- In January 2022, Santander Factoring signed the first ever factoring contract linked to ESG targets. The transaction was based on factoring combined with a credit facility for one of the largest retailers in Poland.

# Capital and liquidity position



## Key financial ratios

### Q1 2021 - Santander Bank Polska Group

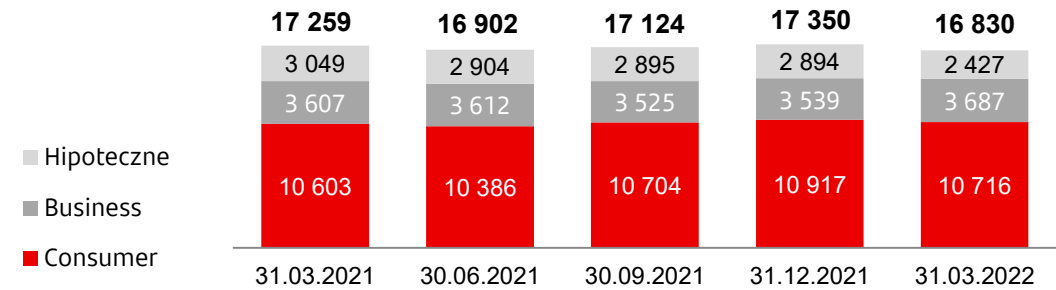
Selected financial ratios of Santander Bank Polska Group	Q1 2022	Q1 2021
Cost/ income	39.8%	49.7%
Net interest income/ total income	75.1%	65,0%
Net interest margin <sup>1)</sup>	4.02%	2.56%
Net fee and commission income/ total income	22.1%	28.9%
Net loans and advances to customers/ deposits from customers	79.9%	79.3%
NPL ratio <sup>2)</sup>	4.8%	6,0%
NPL provision coverage ratio <sup>3)</sup>	61.1%	57.2%
Costs of credit <sup>4)</sup>	0.58%	1.14%
ROE <sup>5)</sup>	8.6%	4.1%
ROTE <sup>6)</sup>	8.8%	5,0%
ROA <sup>7)</sup>	0.8%	0.4%
Total capital ratio <sup>8)</sup>	18.12%	20.89%
Tier 1 capital ratio <sup>9)</sup>	16.19%	18.87%
Book value per share (PLN)	264.29	266.31
Earnings per ordinary share (PLN) <sup>10)</sup>	9.39	1.49

## Key financial ratios

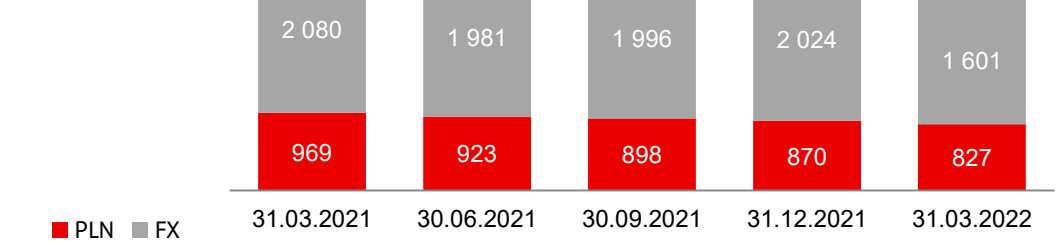
- 1) *Net interest income annualised on a year-to-date basis (excluding interest income from the portfolio of debt securities held for trading and other exposures related to trading) to average net earning assets as at the end of consecutive quarters after the end of the year preceding a given accounting year (excluding financial assets held for trading, hedging derivatives, other exposures related to trading and other loans and advances to customers).*
- 2) *Gross loans and advances to customers classified to stage 3 and POCI exposures to the portfolio of gross loans and advances to customers measured at amortised cost at the end of the reporting period.*
- 3) *Impairment allowances for loans and advances to customers classified to stage 3 and POCI exposures and measured at amortised cost to gross value of such loans and advances at the end of the reporting period.*
- 4) *Net expected credit loss allowance (for four consecutive quarters) to average gross loans and advances to customers measured at amortised cost (as at the end of the current reporting period and the end of the last 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 last year), net of non-controlling interests, current period profit and the undistributed portion of the profit.*
- 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 last year) defined as common equity attributable to the parent's shareholders less revaluation reserve, current year profit, dividend, undistributed portion of the profit, 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 adequacy 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.*
- 9) *Tier 1 capital ratio calculated as a quotient of Tier 1 capital and risk-weighted assets for credit, market and operational risk.*
- 10) *Net profit for the period attributable to shareholders of the parent entity divided by the average weighted number of ordinary shares.*

# Santander Consumer Bank Group Loans

## Gross loans



## Gross mortgage loans



PLN m

	31.03.2022	31.03.2021	YoY (%)	QoQ (%)
<b>Retail customers</b>	<b>13 143</b>	<b>13 652</b>	<b>-4%</b>	<b>-5%</b>
Mortgage loans	2 427	3 049	-20%	-16%
Consumer finance	10 716	10 603	+1%	2%
<b>SME/ Leasing</b>	<b>3 687</b>	<b>3 607</b>	<b>+2%</b>	<b>+4%</b>
<b>Total gross loans</b>	<b>16 830</b>	<b>17 259</b>	<b>-3%</b>	<b>-3%</b>

- Total loans: -3% YoY:
- Mortgage loans: -20% YoY
- CHF mortgage loans: -28% YoY (approx. – CHF 140m)
- Consumer finance: +1% YoY
- Business loans: +2% YoY


# Santander Consumer Bank Group

## Key financial results for Q1 2022

PLN m	Q1 2022	Q1 2021
Assets	19 615	19 530
Net loans	15 024	15 267
Deposits	8 814	8 923
Total equity	3 916	3 833
PAT	146	61
L/D (%)	170.4%	171.1%
C/I (%)*	47.3%	56.5%
ROE (%)	15.1%	6.4%
ROA (%)	2.9%	1.2%
TCR (%)**	27.1%	28.7%



# Continuation of the implementation of ESG to build a more responsible bank



## Environmental: supporting the green transition

**1 GW RES**  
financed since 2019

**EUR 106,5 m**  
RES Financing

**EUR 180,6 m**  
green finance

**100%**  
single use plastic free

**82%**  
electricity from renewable sources



## Social: building a more inclusive society

**The most Ethical Company**  
in Poland award

**219 k**  
Ukrainian clients with free accounts&payments

**~0,4.m EUR**  
bank donation for Ukrainian Aid

**130 992**  
financially empowered people since 2019

**34%**  
women in senior positions



## Governance: doing business the right way

**ESG criteria**  
in remuneration scheme

**ESG yearly goals**  
for board & senior management

**>50%**  
independent directors

**41%**  
women on Supervisory Board

# Main aid activities & support for employees and refugees from Ukraine

## Clients with Ukrainian citizenship

- **Free international money transfers** to/from Ukraine (also for SMEs)
- **Suspension of account maintenance and card fees** (also for SME accounts and debit cards)
- Simplification of procedures to facilitate account opening, debit card collection
- Information materials in Ukrainian and strengthening of hotline in Ukrainian language.
- Cooperation with UNHCR, UN Refugee Agency to develop and implement a BLIK check-based solution for quick cash distribution to refugees from Ukraine in Poland.

## Ukrainian employees & their families

- One-time financial bonus in the amount of PLN 4900
- The possibility to receive salary for 3 months in advance
- 5 additional paid days off to support relatives coming from Ukraine
- Support in finding a job for relatives from Ukraine
- Psychological support
- Adoption of 6 apartments belonging to bank in several cities in Poland for emergency, temporary housing needs for families of employees who had to flee Ukraine.

## All employees

- Series of webinars and meetings with psychologists and support materials for employees and managers.
- An additional 8 hours of paid absence related to volunteering.
- An internal platform POMAGAMY POMAGAĆ, where employees across the country could exchange information and offers of help for people who found shelter in private homes.
- The "Volunteering for Ukraine" project - in which the Santander Foundation supports volunteers in contacting local organizations supporting refugees and helping them to implement their own aid initiatives.



## Main charity initiatives for refugees from Ukraine



### Humanitarian Corridors

#### Warsaw-Madrid Lviv – Nadarzyn

In cooperation with the Spanish Ministry of Integration, Social Security and Migration and the Santander Group, the Bank arranged air transportation and shelter for 180 Ukrainian refugees to Spain.

Together with Nadarzyn Ptak (Relocation Centre), transports of needy people from Lviv to Nadarzyn were organized



#### Podwójna Moc Pomagania

Razem możemy więcej!  
Dołącz do naszej akcji charytatywnej dla Ukrainy



BLIK na nr tel.  
Fundacji  
516 925 400

Pomagam

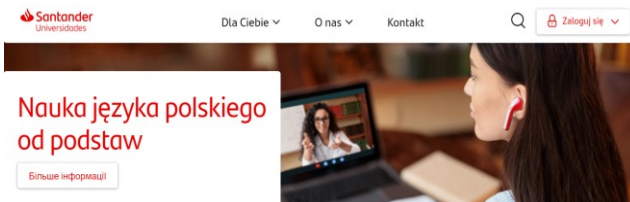
“Podwójna Moc Pomagania” Santander matches private donation

Total amount collected:

**4.25m PLN**



Free Polish language course in cooperation with the University of Szczecin.



### "Ukrainian Fairy Tales"

Santander Foundation purchased 2000 books with Ukrainian fairy tales in two languages: Polish and Ukrainian. The books are distributed to Ukrainian children through organizations and individuals that have provided shelter and assistance to Ukrainian families.

Collection of money for 3 orphanages from Ukraine combined with the involvement of employees and their families in the "Steps for Ukraine" action. Total amount to be donated - over PLN 300 thousand.

Santander Foundation Initiative to support Ukrainian families with computer equipment

# 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**



MEMBER OF  
**Dow Jones  
Sustainability Indices**  
In Collaboration with RobecoSAM



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