

Financial Results of Santander Bank Polska Group for 1-3Q 2022



Agenda

Results

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

More information

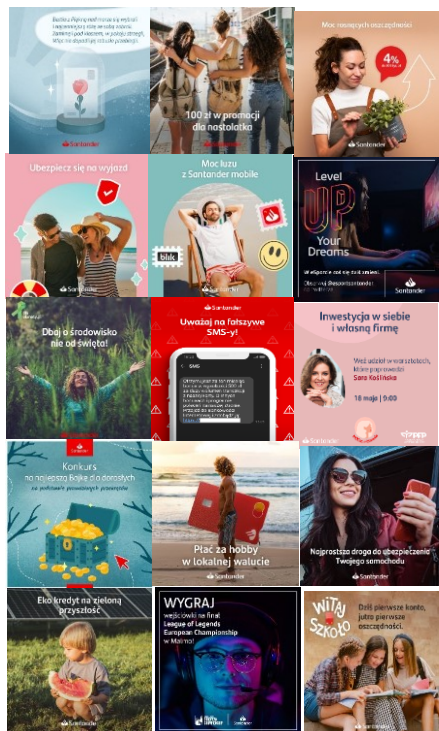
5. Attachments

Results for 1-3Q 2022

Our activities and our people

01

Our communication



Social Media

- **Savings cycle** – continuation of the initiative whereby we give saving tips to our customers (cashback for bills, My Goals, Mobile deposit).
- **Summer special package** – special offer for products and services that come in handy for holiday-makers (ATM package, online currency conversion, travel insurance, Bankuj z Rabatami – discount programme).
- **Cybersecurity** – continuation of the "Fairytale for adults" cybersecurity campaign. We organised a competition for the best fable based on an actual scam (more than 500 fans made submissions). This initiative has earned us the Golden Arrow award (in the Digital Campaign category) as well as three nominations in the Golden Clip competition.
- **Level Up Your Dreams** – promotion of our sponsoring of League of Legends.
- **Back to school** – special offer for the back to school time (cashback 5%, reduced insurance costs).
- **Other:** Green Ribbon For Planet, EmPowered in Busienss, Eco loan, price comparison engine for motor insurance.

Help for Ukraine

In March we promoted the fund-raiser **"We will double your impact"** (**"Podwójna moc pomagania"**).

We promoted our "We Will Double Your Impact" fund-raiser to help Ukraine; together with our customers we raised over PLN 4m; there was a spot in the charity slot for Ukraine in TV and communication in the social media.

Additionally we pro-actively promoted the proposition and solutions for citizens from Ukraine (free of charge operations/transactions, Polish language classes, fast-track account opening).



ATL campaigns 2022

In March we ran a campaign to promote **Account As I Want It with the mobile app** which makes everyday life easier for our customers.

- A spot about the app and its non-obvious functionalities that can make daily non-banking matters easier, for example: paying for parking, ordering flowers or a cab.
- A spot about a customer service option: a video chat with a customer advisor in a sign language (advertised as an element of the Barrier-Free Banking programme). This way, hearing-impaired customers can talk with their advisors and manage their finances.
- **Radio** – promotional campaign highlighting cash rewards (PLN 300) for newly opened and actively used accounts.

In June we informed the market about **the account for teenagers with the mobile app and about the mobile deposit**.

- The spot and radio ad about an account for teenagers as a good tool which helps to cope with many situations on one's own and helps parents to support their child in becoming more independent. 2 flights: summer holiday and back to school ones.
- A spot and radio ad to promote the mobile deposit with „The power of saving”.



Our people

Hybrid work model

- In September, the Bank implemented a hybrid work model in the Business Support Centre units – the model combines the benefits of working in an office with the benefits of remote work.

Better employee experience

- We seek the employee's feedback through quarterly opinion surveys and we use it to improve the working environment of Santander Bank Polska.
- By the decision of the Bank's Management Board, in Q3 2022, the salary review process was carried out.

Development and training

- We continue a range of training and development initiatives for leaders and employees. We provide workshops and training courses as well access to modern training platforms where they can develop their social skills and specialist competencies.
- As part of counteracting unwanted behaviours in the workplace, we organise awareness-raising activities for employees, including articles, webinars, and educational materials on bullying, discrimination and other violations of the labour code.

Occupational Health and Safety & Wellbeing

- We are continuing the initiatives that promote physical health, mental health, successful relationships and financial education. We run Activity Clubs for employees, we organised a charity campaign “Santander Helps”, we support managers by organising special webinars on mental wellbeing, and for employees we have prepared free skin and hair tests conducted in special medical buses.

We develop modern work tools

- As part of the “paperless HR” strategy, we have implemented an electronic signature for some HR documents. We have developed and deployed an application on the self-service platform whereby employees and managers can exchange selected HR documents electronically using a qualified electronic signature. The new process simplifies, accelerates and fully digitalises the submission and confirmation of HR documents.
- We have implemented the requirements of the New Polish Deal and carried out communication activities addressed to employees: for example, we organised webinars explaining the changes and provided a dedicated intranet page.

Diversity & Inclusion

- We continue activities focused on building an inclusive work environment for people with disabilities.
- Examples include awareness-raising campaigns concerning the rights and needs of people with disabilities (webinars, articles and materials for teamwork purposes).

Our work has been recognised

- During this year's edition of the Euromoney Awards for Excellence competition, we were recognised with the title of the best bank for corporate responsibility in Central and Eastern Europe. The jurors appreciated our bank's support for people arriving in Poland to escape the war in Ukraine.
- We received an honorary award in the Santander Diversity, Equity & Inclusion Awards competition. We were awarded for our activities and assistance for Ukraine.

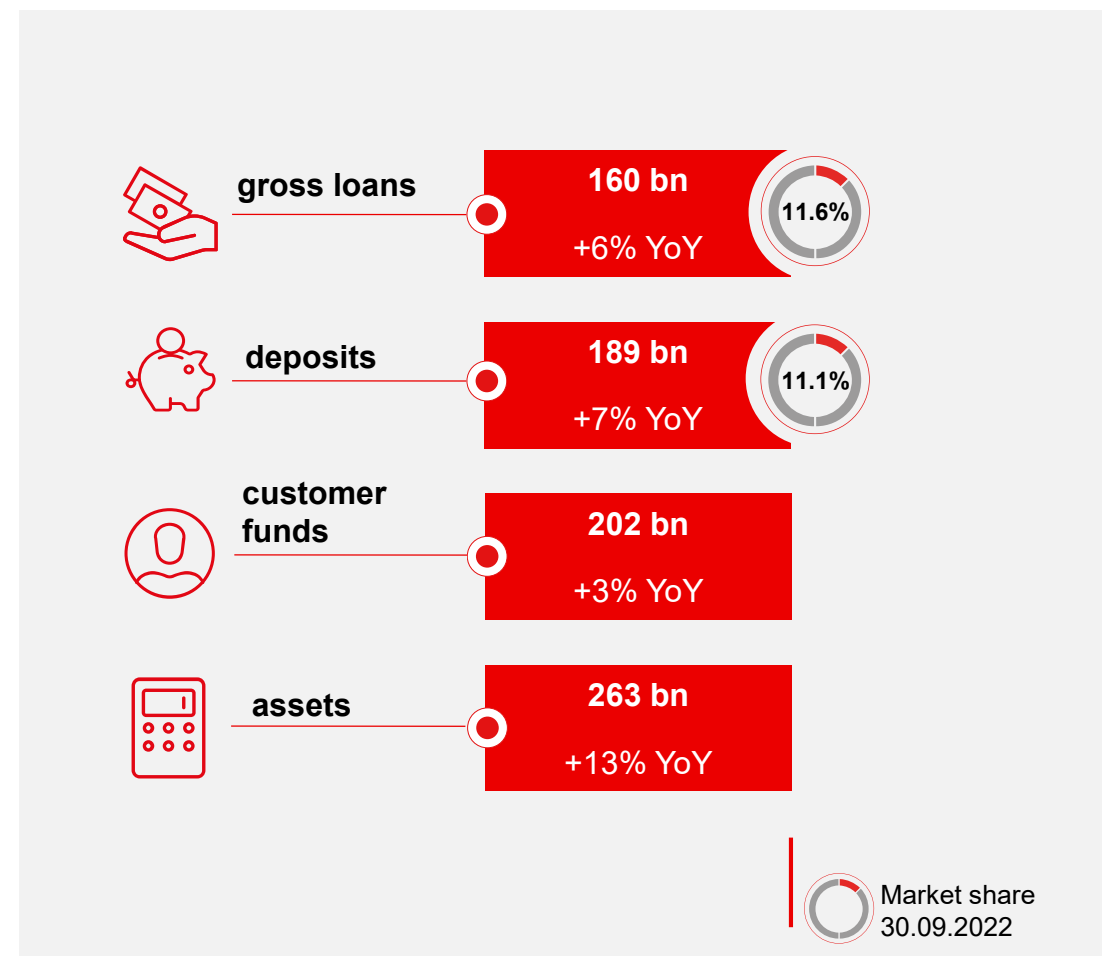
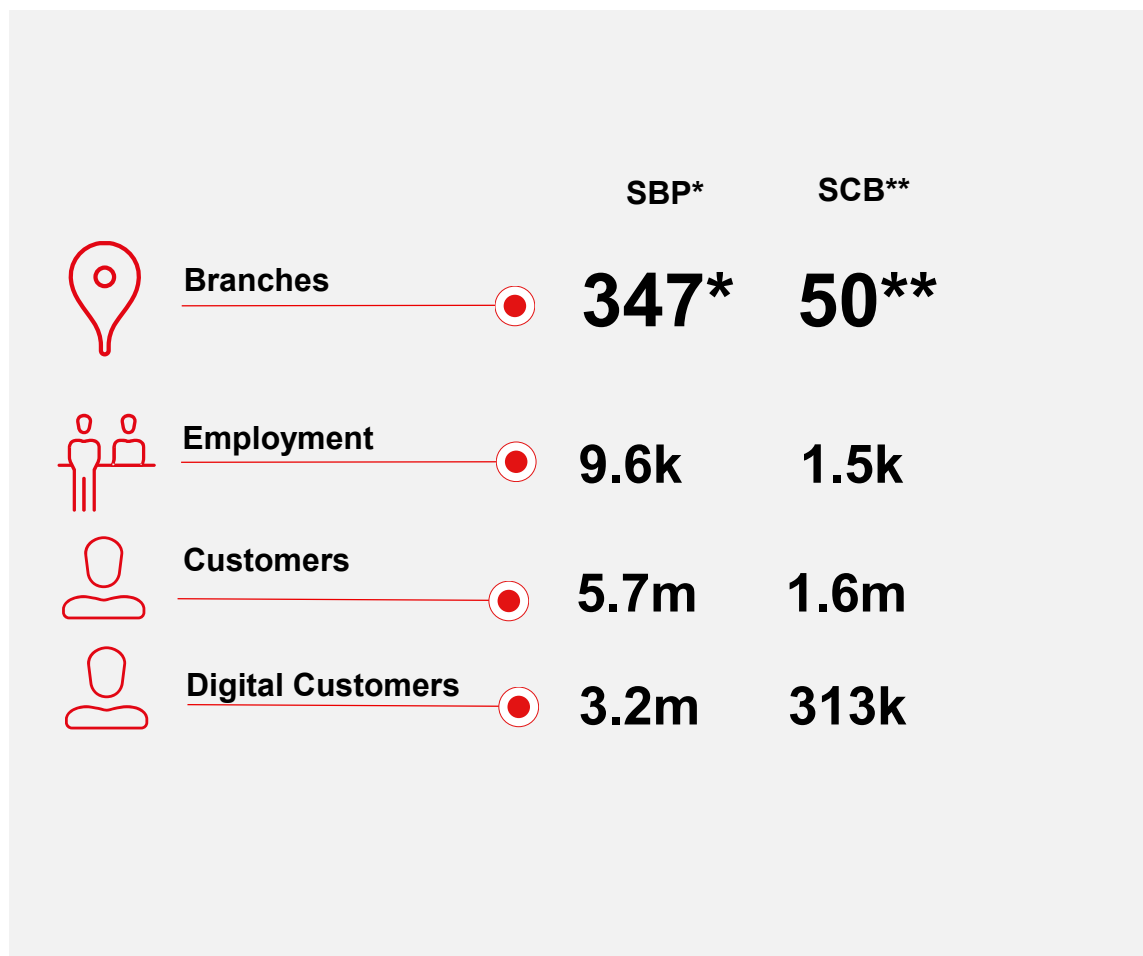
1-3Q 2022 Results

Our business development

02

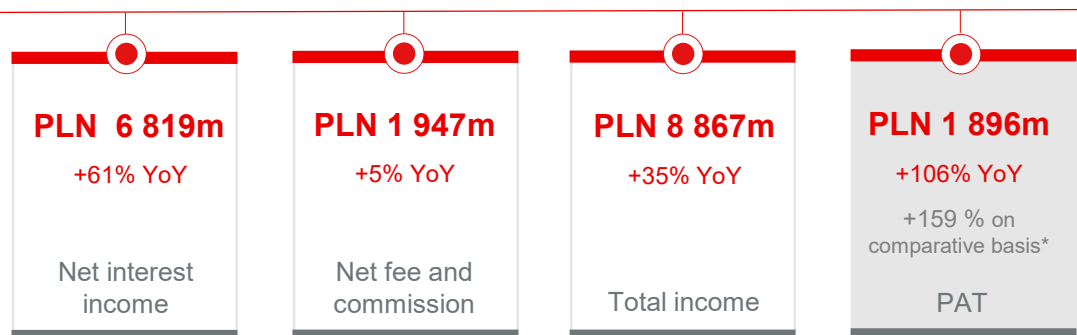
General operational data

Key volumes



Key financial results for 2022

Key results



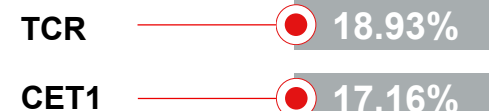
On a comparative basis, i.e. after excluding from profit for 2022:

- The negative adjustment of interest income from housing loans related to payment holidays: PLN 1,357m
 - Adjustments of interest income from housing loans regarding the return of the bridging margin and fees for pre-paid / repaid loans: PLN 72m
 - Legal risk costs attached to foreign currency mortgage loans: PLN 1,070m
 - Costs for the IPS system: PLN 446m,
 - BFG contributions: PLN 269m,
 - Contributions to the Borrowers Support Fund: PLN 165m,
 - Dividend income: PLN 10m
- and from the profit for 2021:
- Legal risk costs attached to foreign currency mortgage loans: PLN 845m,
 - BFG contributions: PLN 244m,
 - Dividend income: PLN 104m.

Financial ratios For 2022

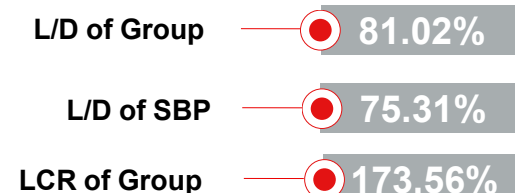
Capital position

Strong capital position well above the KNF requirements

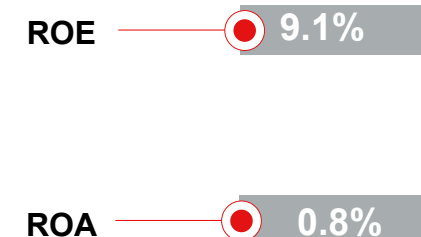


Liquidity position

Safe liquidity position



ROE, ROA



Results for 1-3Q 2022

Our customers

03

Our customers in numbers*

Retail customers

5.1m customers —●+5% YoY

2.9m digital customers —●+11% YoY

2.2m mobile customers —●+13% YoY

56.9m mobile banking transactions —●+33% YoY



SME customers

504k customers —●+9% YoY

334k digital customers —●+9% YoY

162k mobile customers —●+12% YoY

1.6m mobile banking transactions —●+25% YoY

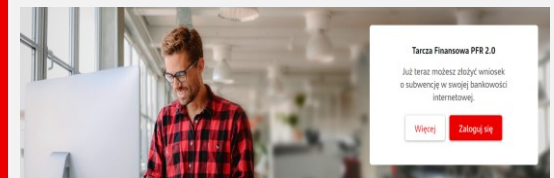


Corporate customers

26.3k customers —●+3% YoY

20.8k digital customers —●+3% YoY

4.6k mobile customers —●+10% YoY



New products and services

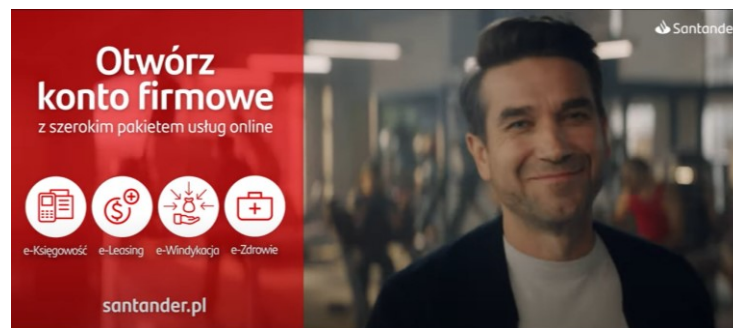
Retail customers

- We have launched a motor insurance comparison engine where customers can get quotes on: liability insurance, comprehensive and road assistance insurance.
- We have launched a Guaranteed Home Loan without downpayment, whereby customers can get a loan to buy a flat or a house, even if they do not have a minimum downpayment.



SME customers

- We have prepared a special offer for customers who move their business loan to us. They can benefit from a lower margin and 0% arrangement fee.
- We have launched another special offer for Business Account Worth Recommending (Konto Firmowe Godne Polecenia) which customers can open online. Selected fees and charges may be waived for an indefinite period, and bonuses may be awarded to customers making card payments or concluding a loan or lease agreement.
- We have prepared a special deal on POS terminals for business customers.



Corporate customers

- We introduced a new version of the iBiznes24 platform. The updated version includes: new Trade Finance module, the e-FX currency platform and a knowledge base.
- We have enhanced credit workflow for corporate clients – we introduced further changes to increase the automation of the process.
- We expanded our financing offer with overdraft facilities for 24 and 36 months.
- We simplified credit clauses - we limited the list of variants, simplified their content and automated the process of clause verification.



Education and support for customers

Retail Customers

- Customers can in a simple way apply to suspend their mortgage loan repayments at a bank branch and via the Internet.
- We have prepared a number of new development programmes for the new school year, not only for students. They include a series of webinar sessions and online workshops on business in real life (Biznes w Praktyce). The Academy of Sport and Business is a series of online meetings with sports champions and professional sports people.

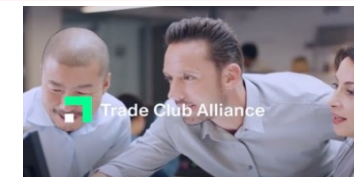


SME Customers

- Our “EmPOWERed in business” (“MOCne w biznesie”) project goes on. We have prepared a series of 10 workshops with inspiring business women for our customers, as well as competitions for the best business plan.
- We have introduced information about the loan offer in eKsięgowość for those customers who use the online accounting service.



BCB Customers

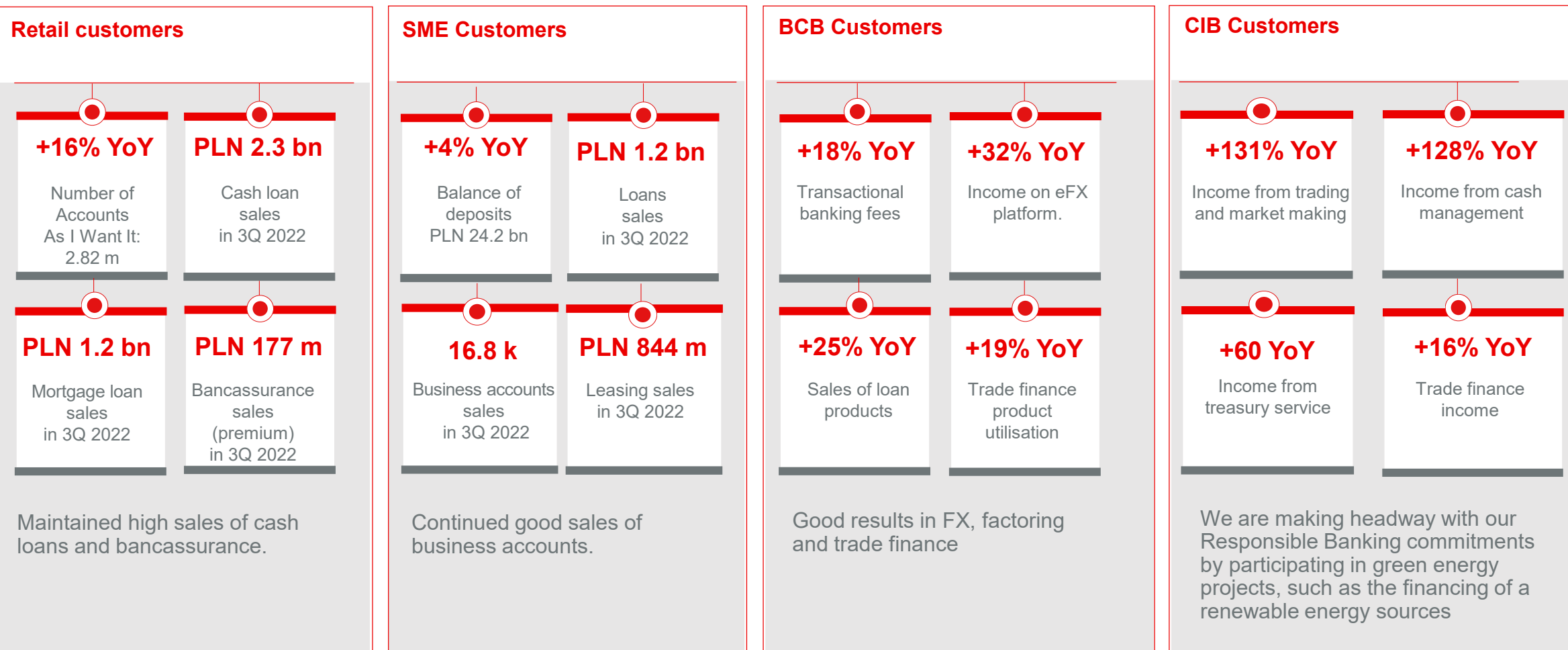


- We support the foreign expansion of Polish exporters: in cooperation with Brazil Embassy in Poland and Polish-Portuguese Chamber of Commerce we organized a seminar on “Doing business in Brazil”
- We issued an analysis of current economic situation and economic outlook for the construction sector for customers associated in the Polish-Scandinavian Chamber of Commerce
- We support the development of Polish education – we granted an investment loan for the renovation and modernization of the public school (a unique investment of a private institution in a public school).

CIB Customers

We issued more than 150 stock exchange recommendations in Q3 2022 YTD in the CEE Region and organized conferences for institutional investors.

Selected business data



Results for 1-3Q 2022

Our financial performance

04

Gross loans

Comment

Santander Bank Polska S.A.

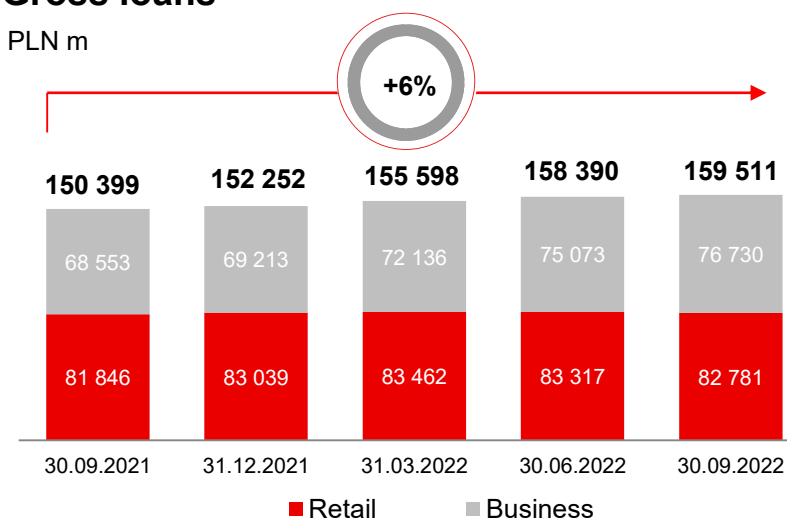
- The loan portfolio increased by 6% YoY.
- Sales of mortgage loans in Q3 2022: -58% vs. Q3 2021 and -50% vs. Q2 2022. Sales of cash loans +19% and -3% respectively.
- CHF mortgage loans: -30% YoY* (-17% YoY in PLN)
- SME loans (including leasing and factoring): +3% YoY and +1% QoQ and BCB loans: +12% YoY and +3% QoQ
- CIB loans (including leasing and factoring): +30% YoY and +7% QoQ.

Santander Consumer Bank

- SCB gross loans: PLN 17bn (stable YoY and +1% QoQ)
- Mortgage portfolio: -21% YoY (CHF mortgage portfolio: -35% YoY*)
- SCB loans (excluding mortgage loans): +4% YoY and +2% QoQ.

Gross loans

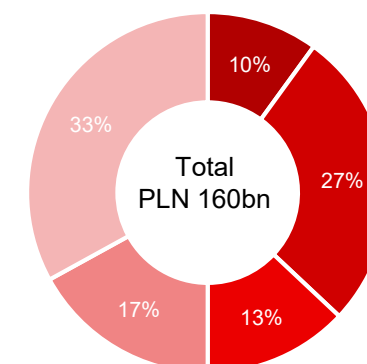
PLN m



PLN m

	30/09/2022	30/09/2021	YoY (%)	QoQ (%)
Retail customers	82 781	81 846	1%	-1%
Mortgage loans	54 682	53 205	3%	-1%
Other – retail customers	28 099	28 641	-2%	0%
Business loans	76 730	68 553	12%	2%
Total gross loans	159 511	150 399	6%	1%

Structure of loans



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

Customer funds

Comment

Santander Bank Polska Group

- Customer funds +7% YoY and +3% QoQ.

Deposits SBP Group

- An increase in retail deposits by 2% YoY and stable QoQ
- Business deposits increased by 13% YoY and by 8% QoQ

Investment funds SBP Group

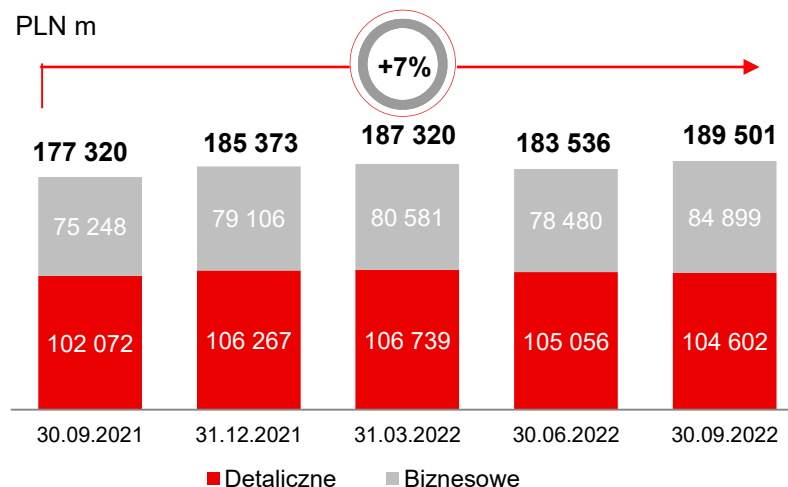
- Investment funds -36% YoY and -2% vs. end of Q2 2022

Santander Consumer Bank

- Deposits: PLN 10bn (+12% YoY)

Deposits

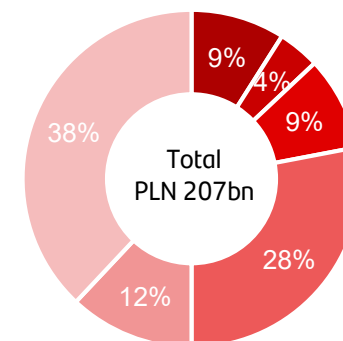
PLN m



PLN m

	30/06/2022	30/06/2021	YoY (%)	QoQ (%)
Current deposits	100 444	101 163	-1%	0%
Savings accounts	43 149	53 971	-20%	-10%
Term deposits	45 908	22 187	107%	33%
Total deposits	189 501	177 320	7%	3%
Investment funds	12 385	19 350	-36%	-2%
Total customer funds	201 886	196 670	3%	3%

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

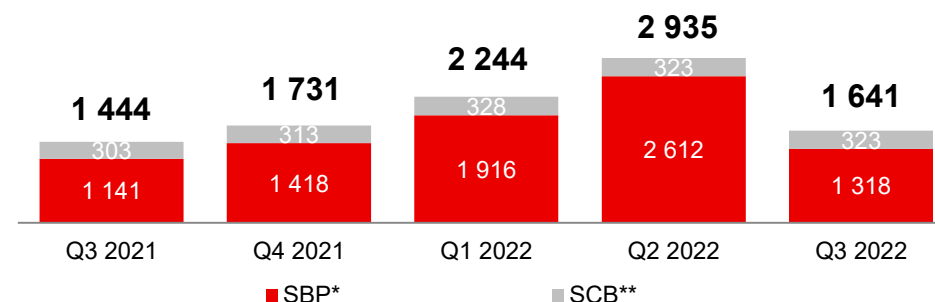
- In Q1-Q3 2022, net interest income increased by 61% YoY due to an increase in interest income by 88% YoY and interest expense by 479% YoY.
- In Q3 2022 alone, the net interest income decreased by 44% compared to Q2 2022 after posting the negative interest income adjustment originating from payment holidays (PLN 1,358 million for the SBP Group). Excluding the impact of payment holidays and obligations resulting from applicable regulations, the interest income would have been 5% higher compared to the previous quarter.
- The net interest margin for Q3 2022 (annualised on a quarterly basis) was 3.06% and excluding above mentioned factors, it would have been 5.58%.
- In 2022, net interest income was influenced by interest rate hikes, started on 8 October 2021.

Net interest income of SCB Group

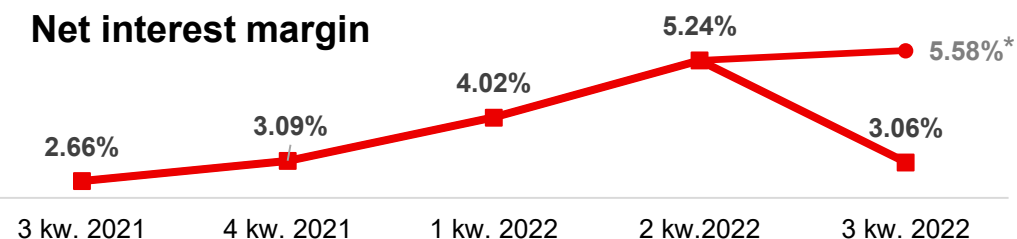
PLN 974m (2022)
PLN 874m (2021)

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 attached 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. 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.

* Excluding the impact of credit holidays of PLN 1,358m and negative adjustment to interest income on mortgage loans due to reimbursement of a bridge margin and fees on prepaid/ repaid loans of PLN 72m.

Net fee and commission income

Comment

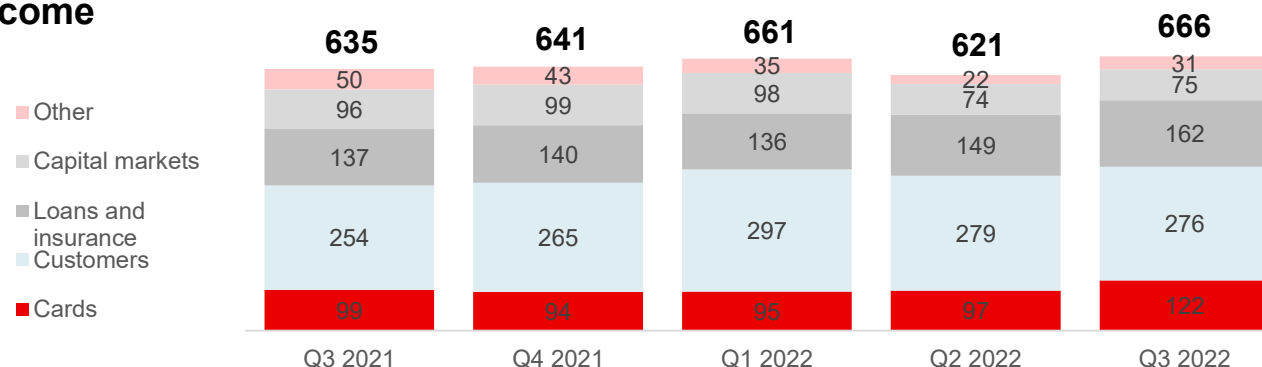
- Net commission income increased by 5% YoY and 7% QoQ.
- Good results in credit fees (+15% YoY), in fx fees (+32% YoY), debit card fees (+16% YoY) and in insurance fees (+9% YoY).
- On a quarterly basis, growth in credit fees (+12% QoQ), debit cards (+31%) and Credit cards (+12% QoQ).
- Increase of SCB fee and commission income vs. the previous quarter by 21%. Decrease of the result on annual basis by 15% mainly under the credit cards line.

Net fee and commission income of SCB Group*

PLN 86m (2022)
PLN 103m (2021)

Net fee and commission income

PLN m



Net fee and commission income

PLN m

	1-3Q 2022	1-3Q 2021	YoY (%)	QoQ (%)
Cards	314	290	8%	25%
Transactional	852	701	22%	-1%
Loans + insurance	446	402	11%	9%
Capital markets*	247	312	-21%	1%
Other	88	142	-38%	43%
Total	1 947	1 847	5%	7%

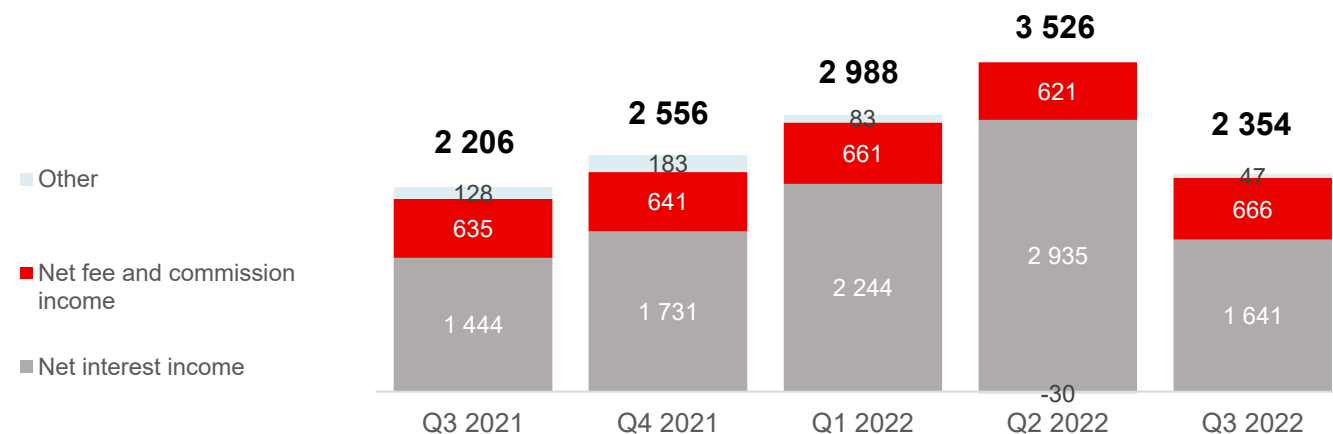
Income

Comment

- The Group's total income in 2022 amounted to PLN 8,867m and increased by 35% compared to the same period of 2021. In Q3 total income was impacted by payment holidays.
- Higher interest income (excluding payment holidays) due to interest rate hikes, sound growth in fee and commission income.
- Lower other operating income given the situation on the financial markets, with trading and revaluation impacted by rising bond yields and IRS spreads and pressure on the zloty.
- Change in the fair value of VISA Inc. shares by PLN -23m in 2022 (in 1-3Q 2021 PLN +6m) recognised under gains on other financial instruments. Impact of the sale of Visa Inc. shares series A in H1 2021 totalled PLN 8m.
- Dividend income decreased by 90% vs 1-3Q 2021 due to sale of companies from Aviva Group. In 1-3Q 2021 the dividend income from these companies stood at PLN 96m.

Income

PLN m



PLN m	1-3Q 2022	1-3Q 2021	YoY (%)	QoQ (%)
Net interest income	6 819	4 230	61%	-44%
Net fee and commission income	1 947	1 846	5%	7%
Total	8 767	6 076	44%	-35%
Gains/ losses on financing activities	24	293	-92%	-143%
Dividends	10	104	-90%	-85%
Other income items	66	112	-41%	-26%
Total income	8 867	6 585	35%	-33%

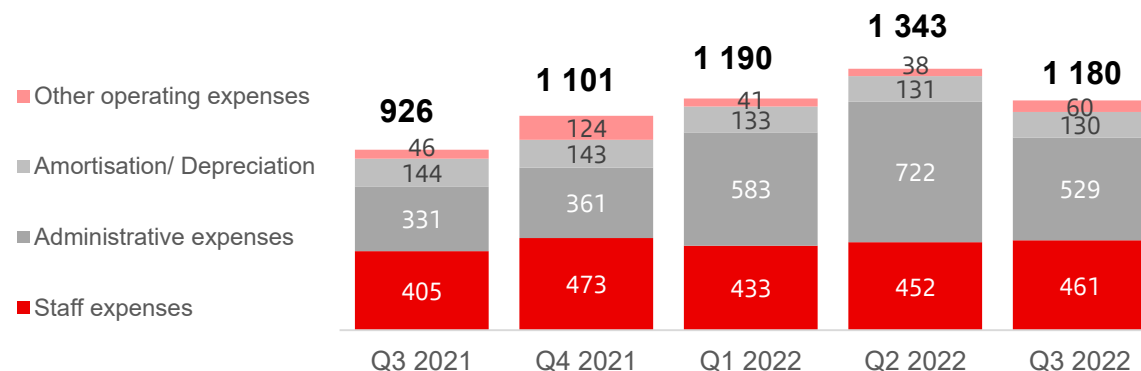
Operating expenses

Comment

- Total costs in 1-3Q 2022 driven by regulatory levies (BFG, IPS and FWK). This category of costs increased by 249% YoY.
- Excluding the above-mentioned items total costs would have increased by 7% and administrative expenses - by 9% YoY mainly due to inflation and more intensive marketing activities.
- Staff costs increased by 10% YoY driven by salary increases (in Q4 2021 and in September 2022), and by 2% compared to the previous quarter.
- In SCB, operating costs in 1-3Q 2022 totalled PLN 364m, -3%YoY and +14% compared to Q2 2022. SCB employee costs +3% YoY. Administrative expenses -11% vs.1-3Q 2021.
- Group C/I ratio at 41.9% in 2022 compared to 43.8% in 1-3Q 2021.

Operating expenses

PLN m



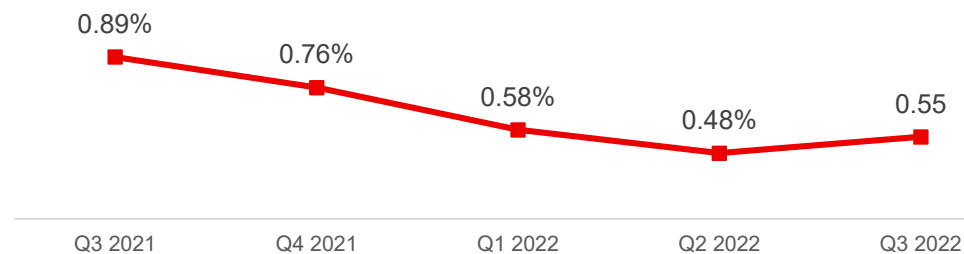
PLN m

	1-3Q 2022	1-3Q 2021	YoY (%)	QoQ (%)
Administrative and staff expenses	(3 178)	(2 338)	36%	-16%
Staff expenses	(1 345)	(1 221)	10%	2%
Administrative expenses	(1 833)	(1 117)	64%	-27%
Amortisation/depreciation + other	(533)	(549)	-3%	12%
Total costs	(3 711)	(2 888)	29%	-12%
One-off items	(906)	(259)		
Underlying total costs*	(2 805)	(2 628)	7%	

* On a comparative basis, i.e. excluding from the cost base for 2022: IPS costs PLN 446m, BFG costs PLN 269m and Borrowers Support Fund PLN 165m, and from profit for 2021: BFG costs PLN 244m.

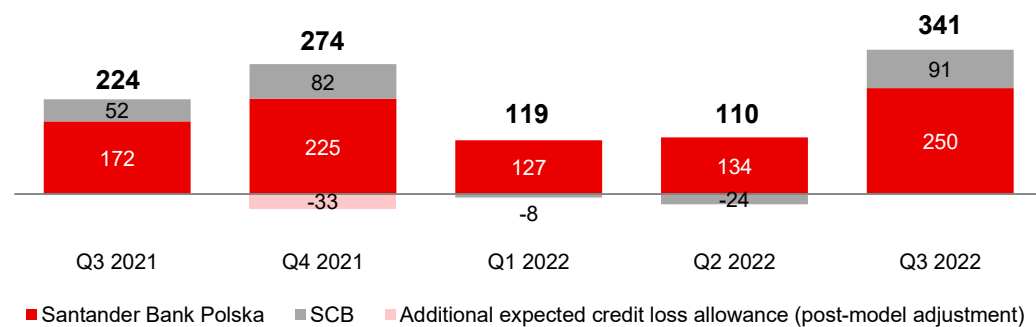
Provisions and credit portfolio quality

Cost of credit

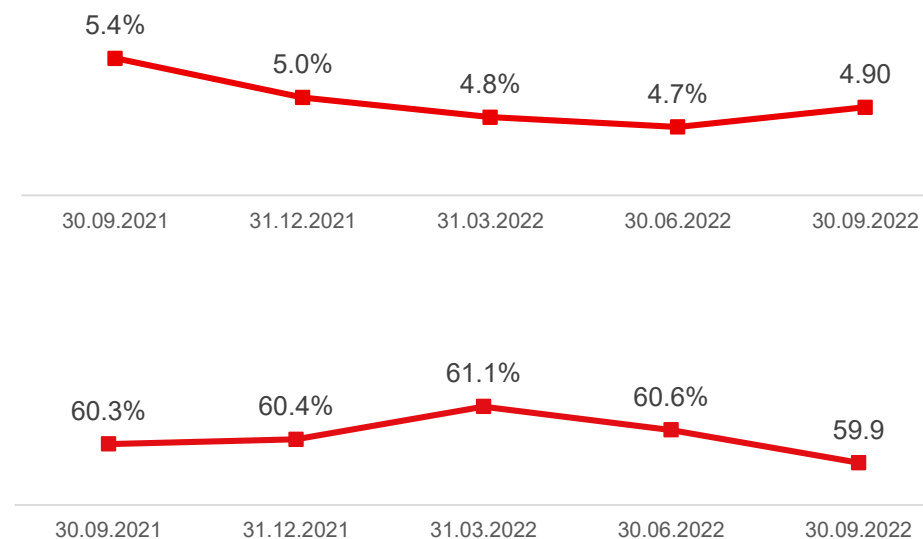


Balance of provisions

PLN m



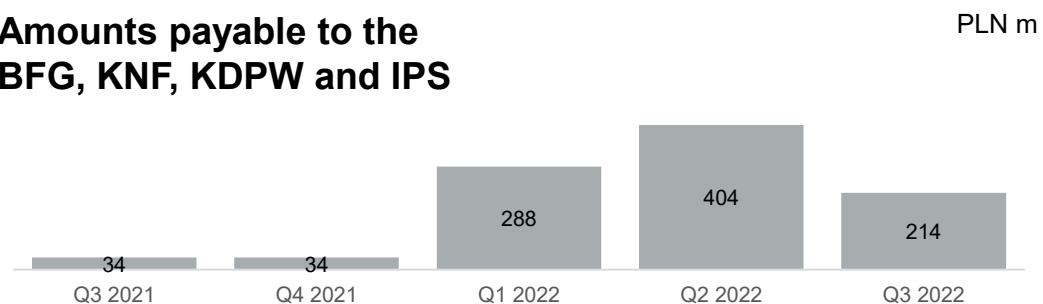
NPL and NPL coverage ratio



Including POCI – purchased or originated credit-impaired asset.

Banking tax and regulatory costs

Amounts payable to the BFG, KNF, KDPW and IPS



Resolution fund*:

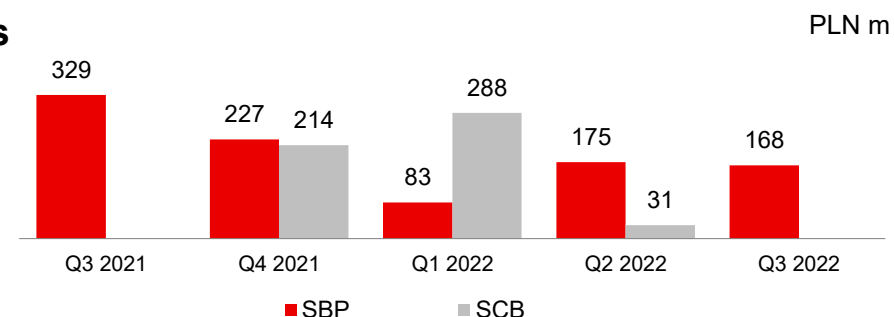
- 2021: SBP PLN 135m, SCB PLN 19m
- 2022: SBP PLN 192m, SCB PLN 17m

Banking tax

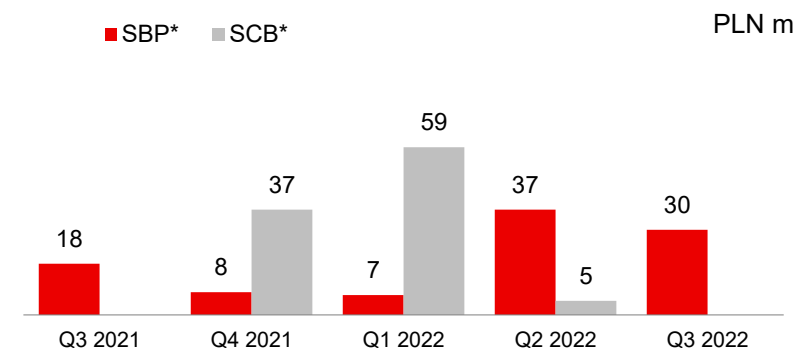
Pursuant to the Act of 1 February 2016 on tax imposed on certain financial institutions, bank assets are subject to a tax of 0.0366% per month. In 2022, the total tax charged to Santander Bank Polska S.A. and SCB S.A. in this respect was PLN 570m (PLN 549m and PLN 21m, respectively).

NPL sales

NPL sales



Impact of NPL sales on PBT



SBP 2022: NPL sales: PLN 426m, impact on PBT: PLN 74m

SCB 2022: NPL sales: PLN 319m, impact on PBT: PLN 64m

Results for 1-3Q 2022

Comment

- In Q3 2022, interest income decreased by 44% due to the introduction of payment holidays. Increase in fee and commission income by 7% compared to Q2 2022.
- Total costs influenced by growing regulatory costs, inflation and adjustments in employee costs. Continued focus on cost-effectiveness.
- Net profit in Q1-3 2022 of PLN 1.9bn.
- Effective tax rate influenced by regulatory costs and legal risk costs attached to foreign currency mortgage loans

Results for 1-3Q 2022

PLN m	1-3Q 2022	1-3Q 2021	% YoY
Net interest and fee income	8 767	6 076	44%
Gross income	8 867	6 585	35%
Operating expenses	-3 711	-2 888	29%
Credit impairment allowances	-571	-850	-33%
Cost of legal risk associated with foreign currency mortgage loans**	-1 070	-845	27%
Tax on financial institutions	-570	-450	27%
PBT	3 004	1 610	87%
Income tax	-942	-567	66%
Profit attributable to shareholders of Santander Bank Polska S.A.	1 896	918	106%
Effective tax rate	31.4%	35.2%	

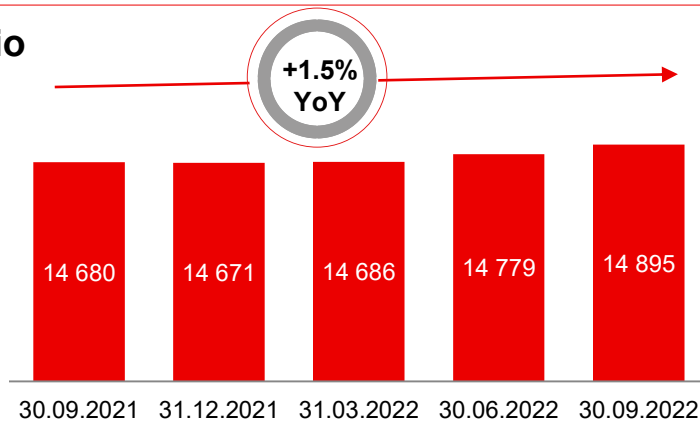
The background of the slide is a blurred photograph of a desk. In the foreground, a silver and black ballpoint pen lies diagonally across a document. The document features several financial charts, including a line graph with a fluctuating blue line and a bar chart with multi-colored bars. The background is out of focus, showing more papers and a dark object, possibly a laptop or another pen.

Attachments

05

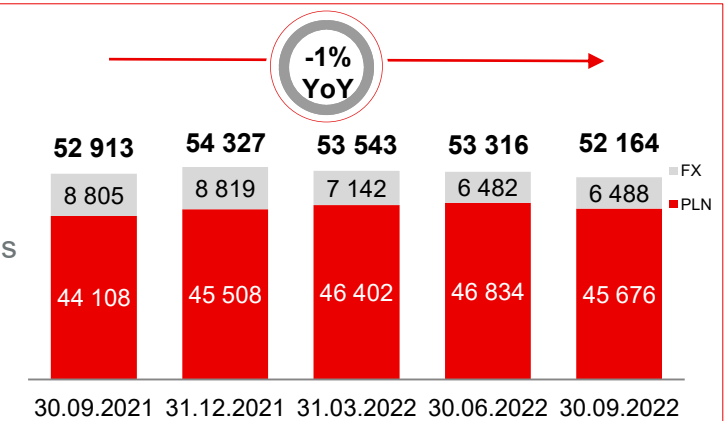
Retail Banking - growth in lending activity

Cash loans portfolio (gross)



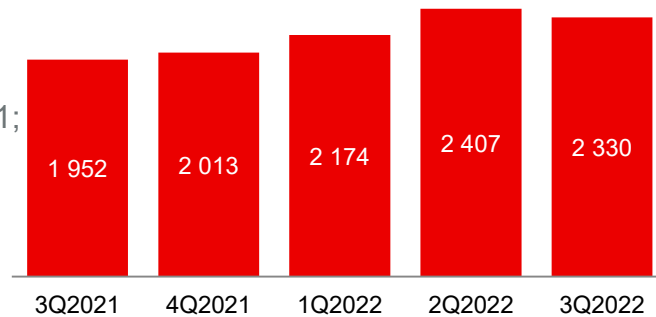
Mortgage loans portfolio (gross)

- PLN mortgage loans portfolio: +4% YoY
- FX mortgage loans portfolio: -26% YoY



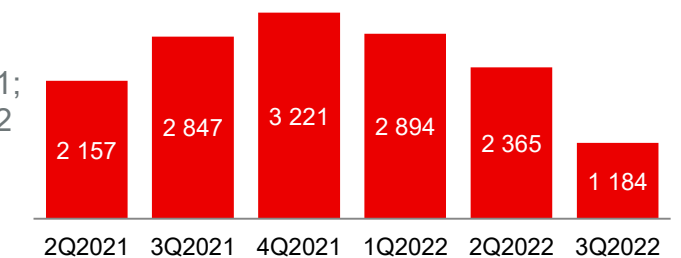
Cash loans – sales

- Cash loan sales: +19% Q3 2022/Q3 2021; -3% Q3 2022/Q2 2022

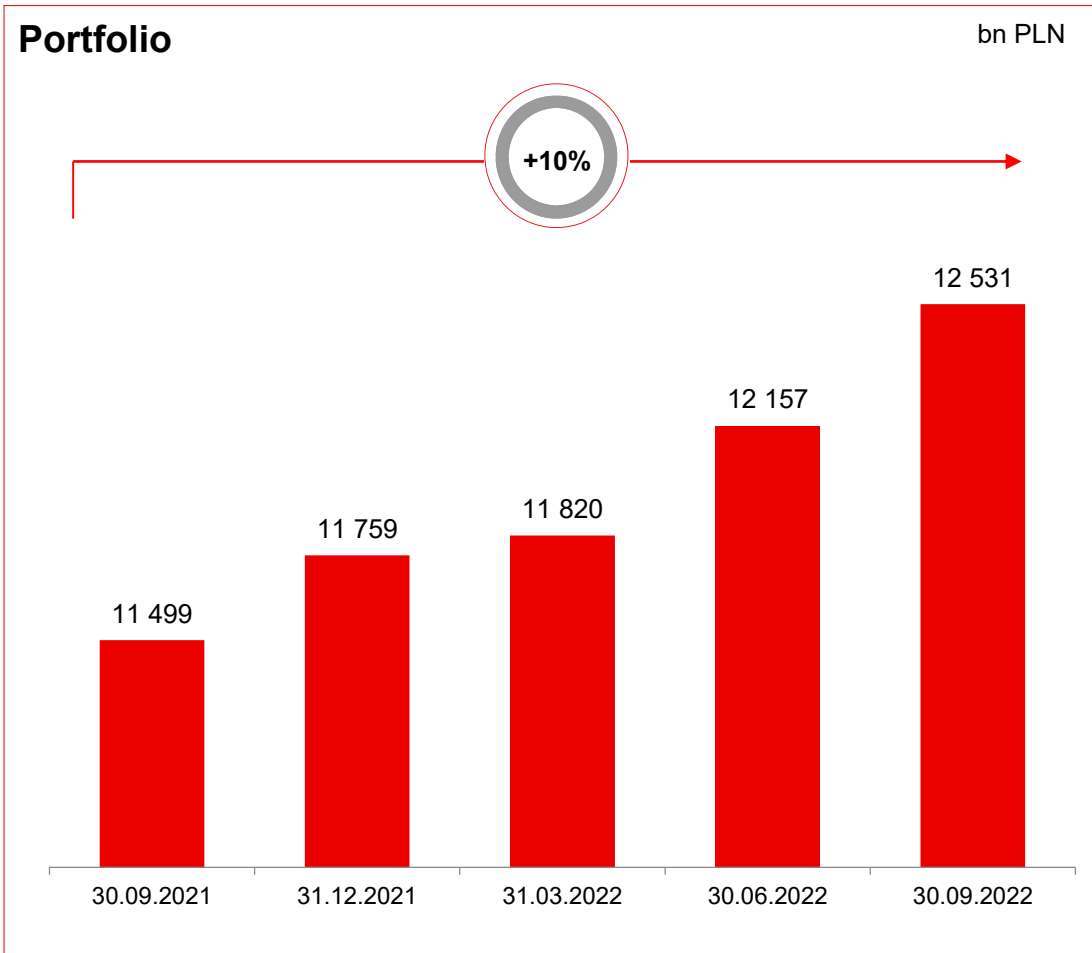


Mortgage loans – sales by disbursements

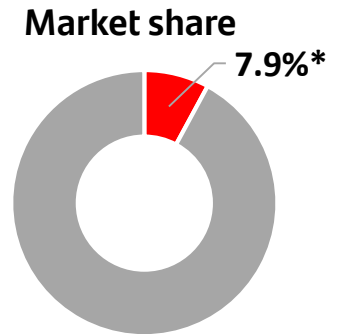
- Mortgage loan sales: -58% Q3 2022/Q3 2021; -50% Q3 2022/Q2 2022



Santander Leasing



- Leasing portfolio at PLN 12.53bn, +10% YoY,
- Net sales value at PLN 4.9bn, - 1.8 % YoY,
- Excellent C/I at 33.4%



*Data on 31/03/2022

In Q1 2022, Santander Leasing was the first in the industry to introduce a biometric signature. Customers can sign a leasing contract on the screen of the leasing consultant and they receive documents in electronic form.

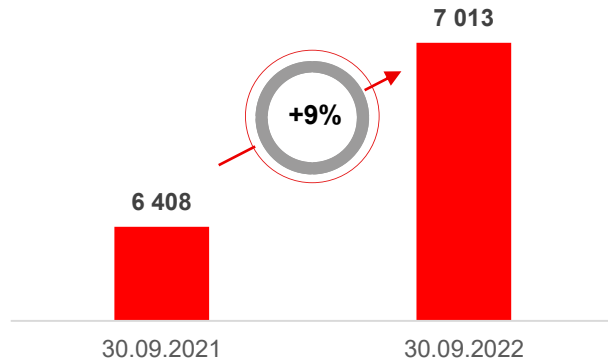
Based on data for September 2022, this form of signature was used by over 61% of customers and the share of contracts concluded with the use of all digital forms of signature was 74%.



Santander Factoring

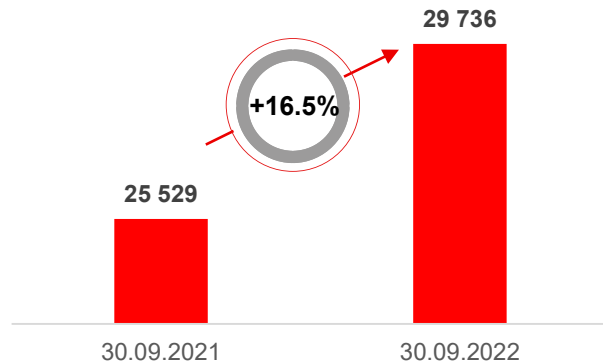
Portfolio

PLN m

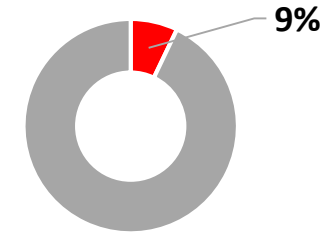


Turnover

PLN m



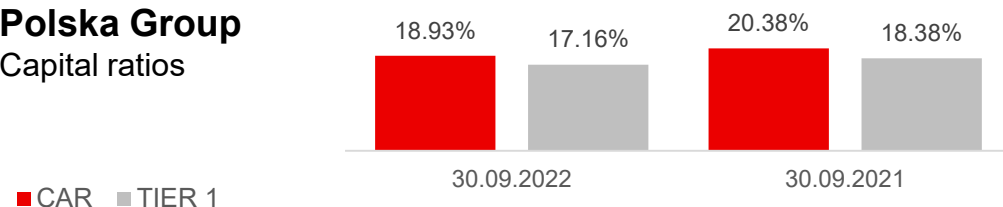
Market Share



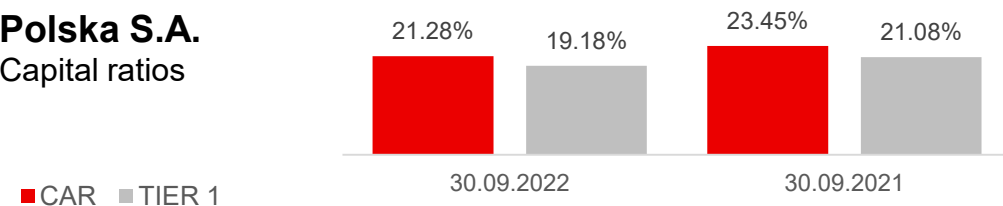
- In Q3 2022, Santander Factoring achieved second position on the market in terms of the balance sheet, reporting 9% YoY growth in balances and 16% market share.
- Santander Factoring also maintains its first position in payables financing (up 7% YoY and 21% market share).
- After Q3 2022, the Polish factoring market recorded a growth of 35% YoY.
- Santander Factoring continues its cooperation with BGK and launched a new program under the Crisis Guarantee Fund.

Capital and liquidity position

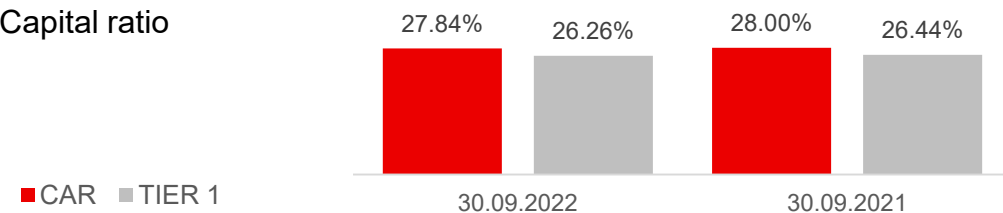
Santander Bank Polska Group Capital ratios



Santander Bank Polska S.A. Capital ratios

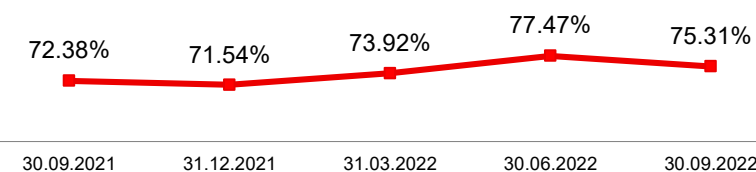


Santander Consumer Bank Capital ratio



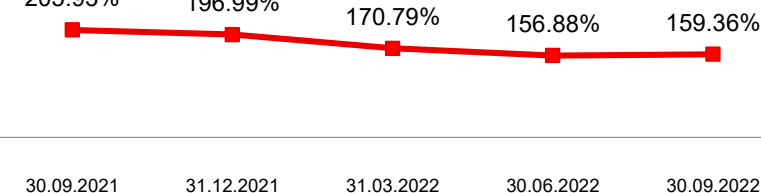
Santander Bank Polska S.A.

L/D ratio



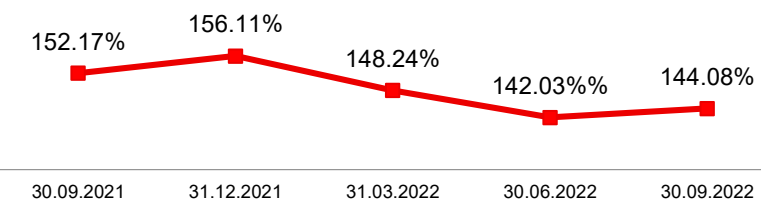
Santander Bank Polska S.A.

Liquidity Coverage Ratio (LCR)



Santander Bank Polska S.A.

Net Stable Funding Ratio (NSFR)



Key financial ratios

1-3Q 2021 - Santander Bank Polska Group

Selected financial ratios of Santander Bank Polska Group	1-3Q 2022	1-3Q 2021
Cost/ income	41.9%	43.8%
Net interest income/ total income	76.9%	64.2%
Net interest margin ¹⁾	4.1%	2.61%
Net fee and commission income/ total income	22,00%	28,00%
Net loans and advances to customers/ deposits from customers	81,00%	81.3%
NPL ratio ²⁾	4.9%	5.4%
NPL provision coverage ratio ³⁾	59.9%	60.3%
Costs of credit ⁴⁾	0.55%	0.89%
ROE ⁵⁾	9.1%	4.1%
ROTE ⁶⁾	9.5%	4.9%
ROA ⁷⁾	0.8%	0.4%
Total capital ratio ⁸⁾	18.93%	20.38%
Tier 1 capital ratio ⁹⁾	17.16%	18.38%
Book value per share (PLN)	282.29	283.67
Earnings per ordinary share (PLN) ¹⁰⁾	18.55	8.98

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.*

Further embedding ESG to build a more responsible bank



Environmental: supporting the green transition

€286m
green buildings

€203m
RES¹ Financing

€497m
green finance

10,123
customers
received green
financing

€51m
ESG-linked loan

100%
single use
plastic free



Social: building a more inclusive society

**Diversity
IN Check**
Recognition

**Best Bank
for CR²**
2022 Euromoney
Awards for
Excellence

>€1m
raised for
Ukrainian Aid

28.5k
People helped

>498k
financially
empowered people
2019-H1'22

>35%
women in
senior
positions



Governance: doing business the right way

**2021 ESG
Report³**
& 1st TCFD
Report

**ESG
Materiality
Matrix**
2022 update

Sustainalytics
ESG Risk Rating
19.4 (Low Risk)

>50%
independent
directors

41%
women on
supervisory
board

Note: 3Q'22 data, unless otherwise stated.

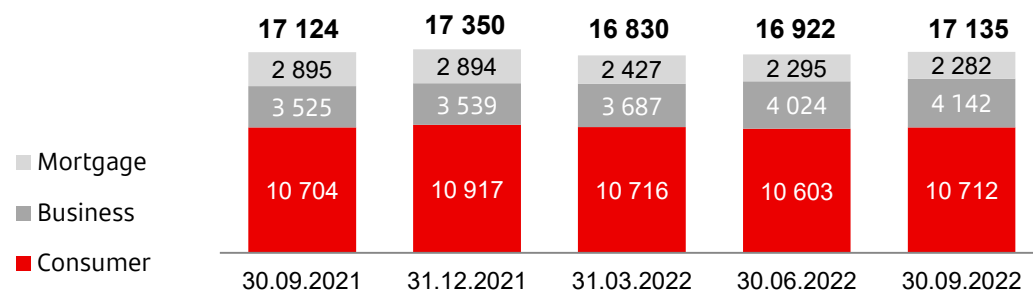
(1) Renewable energy sources

(2) Corporate Responsibility

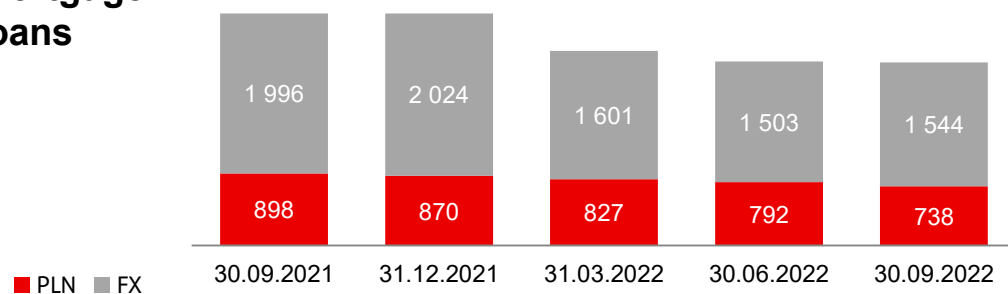
(3) For more information see <https://esg.santander.pl/2021/en/>.

Santander Consumer Bank Group Loans

Gross loans



Gross mortgage loans



PLN m

	30.09.2022	30.09.2021	YoY (%)	QoQ (%)
Retail customers	12 933	13 599	-4%	1%
Mortgage loans	2 282	2 895	-21%	-1%
Consumer finance	10 712	10 704	-%	1%
SME/ Leasing	4 142	3 525	17%	3%
Total gross loans	17 135	17 124	0%	1%

- Total loans: stable YoY:
- Mortgage loans: -21% YoY
- CHF mortgage loans: -35% YoY (approx. – CHF 163m)
- Consumer finance: no change YoY
- Business loans: +17% YoY

Santander Consumer Bank Group

Key financial results for 1-3Q 2022

PLN m	1-3Q 2022	1-3Q 2021
Assets	20 542	19 680
Net loans	15 404	15 201
Deposits	10 056	8 993
Total equity	4 029	3 922
PAT	331	186
L/D (%)	153,2%	169.0%
C/I (%)*	51.4%	54.7%
ROE (%)	11.2%	6.4%
ROA (%)	2.1%	1.2%
TCR (%)**	27.8%	28.0%

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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