

3. Financial and business highlights of Santander Bank Polska Group for 2020–2024

Key financial data of Santander Bank Polska Group for the last five years

Selected income statement items		2024	2023	2022	2021	2020	YoY change (2024/2023)
Total income	PLN m	17,131.7	15,992.3	12,381.5	9,141.6	8,647.3	7.1%
Total costs	PLN m	(5,065.0)	(4,715.0)	(4,697.7)	(3,988.3)	(4,488.0)	7.4%
Net expected credit loss allowances	PLN m	(983.4)	(1,149.4)	(894.7)	(1,124.2)	(1,762.8)	-14.4%
Profit before tax	PLN m	7,265.7	6,850.0	4,353.0	2,057.8	1,880.9	6.1%
Profit attributable to the shareholders of Santander Bank Polska S.A.	PLN m	5,212.7	4,831.1	2,799.1	1,111.7	1,037.2	7.9%
Selected balance sheet items		31.12.2024	31.12.2023	31.12.2022	31.12.2021	31.12.2020	YoY change (2024/2023)
Total assets	PLN m	304,373.9	276,651.9	257,517.2	243,017.3	228,748.9	10.0%
Total equity	PLN m	34,441.2	33,691.0	28,465.3	27,213.6	28,658.0	2.2%
Net loans and advances to customers	PLN m	174,776.3	159,520.0	152,508.7	146,391.3	141,436.3	9.6%
Deposits from customers	PLN m	232,028.7	209,277.4	196,496.8	185,373.5	171,522.3	10.9%
Selected off-balance sheet items		31.12.2024	31.12.2023	31.12.2022	31.12.2021 ¹⁾	31.12.2020	YoY change (2024/2023)
Net assets of investment funds ¹⁾	PLN bn	24.0	18.9	12.3	17.6	16.2	5.1
Selected ratios ²⁾		31.12.2024	2023	2022	2021	2020	YoY change (2024/2023)
Costs/Income	%	29.6%	29.5%	37.9%	43.6%	51.9%	0.1 p.p.
Total capital ratio	%	17.68%	18.65%	19.74%	19.05%	20.42%	-0.97 p.p.
ROE	%	20.4%	20.3%	11.9%	4.7%	4.4%	0.1 p.p.
Basic earnings per share	PLN	51.01	47.28	27.4	10.9	10.2	3.73
Book value per share	PLN	337.03	329.69	278.56	266.31	280.44	7.34
NPL ratio	%	4.4%	4.6%	5.0%	5.0%	5.8%	-0.2 p.p.
Cost of credit risk	%	0.58%	0.72%	0.59%	0.76%	1.21%	-0.14 p.p.
Loans/Deposits	%	75.3%	76.2%	77.6%	79.0%	82.5%	-0.9 p.p.

Key non-financial data of Santander Bank Polska Group for the last five years

Selected non-financial data ³⁾		2024	2023	2022	2021	2020	YoY change (2024/2023)
Number of shares	item	102,189,314	102,189,314	102,189,314	102,189,314	102,189,314	0
Dividend paid ⁴⁾	PLN	44.63	23.25	2.68	2.16	-	21.4
Electronic banking users ⁵⁾	m	6.5	6.4	6.3	5.7	5.4	0.1
Active digital customers ⁶⁾	m	4.5	4.2	3.6	3.2	2.9	0.3
Active mobile banking customers	m	3.6	3.0	2.7	2.4	2.0	0.6
Debit cards	m	5.0	4.8	4.6	4.4	4.3	0.2
Credit cards	m	0.9	0.9	0.9	1.1	1.2	0
Customer base	m	7.5	7.5	7.4	7.2	7.1	0
Branch network	locations	349	369	385	437	550	-20
Santander Zones and off-site locations	locations	13	17	16	13	12	-4
Partner outlets	locations	399	421	433	435	380	-22
Employment	FTEs	11,396	11,471	11,309	11,323	12,616	-75

1) Assets in investment funds managed by Santander Towarzystwo Funduszy Inwestycyjnych S.A.

2) For definitions of ratios presented in the table above, see Chapter X "Financial performance in 2024", Part 3 "Selected financial ratios of Santander Bank Polska Group".

3) The selected non-financial data refer to Santander Bank Polska S.A. and Santander Consumer Bank S.A., except for the number of shares, dividend paid and debit cards.

4) For more information about the dividend, see Chapter VII "Investor relations".

5) Registered users with active access to internet and mobile banking services of Santander Bank Polska S.A. and Santander Consumer Bank S.A.

6) Active users of electronic banking services of Santander Bank Polska S.A. and Santander Consumer Bank S.A. who at least once used the services in the last month of the reporting period.