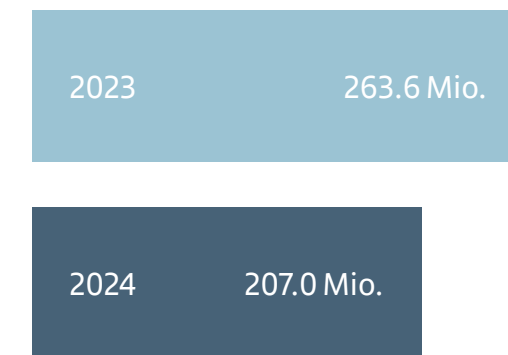


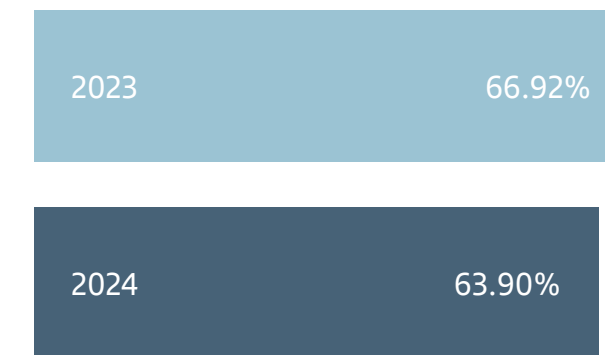
SNAPSHOT OF SUCCESS NUMBERS

Profit and Loss Figures Santander Consumer Bank AG

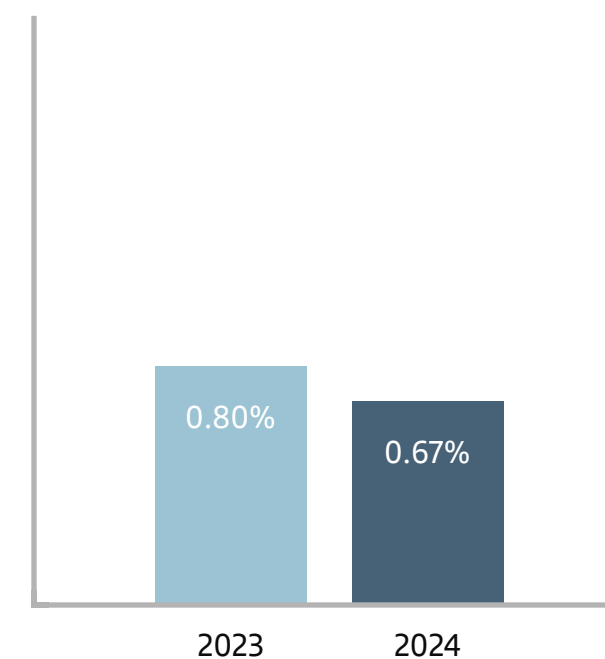
Profit before Income Taxes



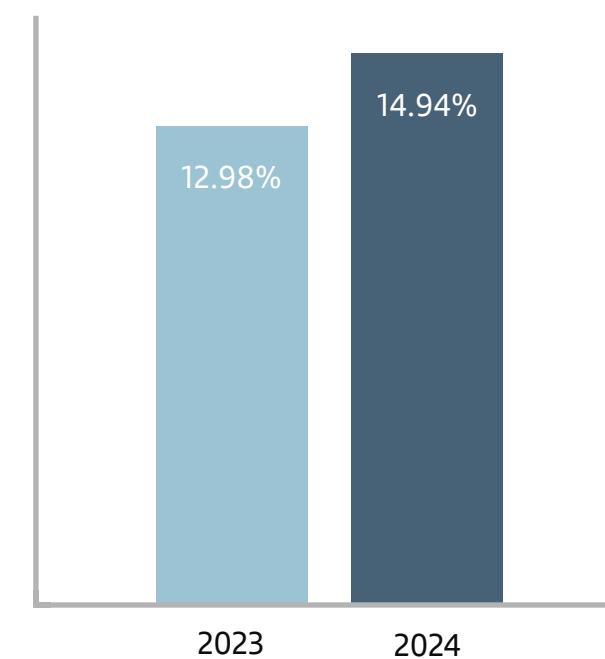
Cost-Income Ratio



Return on Risk Weighted Assets



CET 1



German GAAP (HGB)	01/01/–31/12/2024 (in € million)	01/01/–31/12/2023 (in € million)	Change (in %)
Net Interest Income	1,112.2	945.5	17.6
Net Fees and Commissions	110.8	107.4	3.1
Income from Capital Instruments	0.4	25.8	–98.4
Gross Margin	1,223.3	1,078.8	13.4
Personell Expenses	317.3	250.9	26.5
General Expenses	390.9	397.4	–1.6
Amortizations	73.5	73.7	–0.3
Other Operating Income and Expenses	45.3	122.1	–62.9
Operating Income	486.9	478.9	1.7
Net Loan Loss Provisions	288.5	217.4	32.7
Depreciation and valuation allowances to investments, shares in associated companies and securities held as fixed assets	0.0	23.4	–100.0
Earnings from Profit Transfer Agreements	8.6	25.6	–66.4
Profit before Income Taxes	207.0	263.6	–21.5
	01/01/–31/12/2024 (in %)	01/01/–31/12/2023 (in %)	Change (in percentage points)
Ratios			
Cost-Income Ratio	63.90	66.92	–302
Return on Risk Weighted Assets	0.67	0.80	–13
NPL Ratio	3.19	2.16	103
	31/12/2024 (in %)	31/12/2023 (in %)	Change (in percentage points)
Banking Regulatory Ratios			
Common Equity Tier 1 Ratio (CET 1)	14.94	12.98	196
Total Capital Ratio	16.83	14.76	207
Leverage Ratio	6.79	6.33	46
	31/12/2024 (in € billion)	31/12/2023 (in € billion)	Change (in %)
Balance Sheet Figures			
Balance Sheet Total	52,953	53,250	–0.6
Liabilities to Customers	32,377	31,357	3.3
Receivables from Customers	36,749	35,853	2.5
Equity*	3,593	3,393	5.9
	Long Term	Short Term	Outlook
Ratings**			
Moody's	A1	P–1	Stabil
Standard & Poor's	A	A–1	Stabil
Fitch Ratings	A–	F–2	Stabil
	Rating		Outlook
Pfandbrief Ratings			
Moody's	Aaa		Stabil
Fitch Ratings	AAA		Stabil

* Equity excluding subordinated liabilities and profit participation certificates

** Ratings as of day of preparation of annual report

Figures may not add up due to rounding.