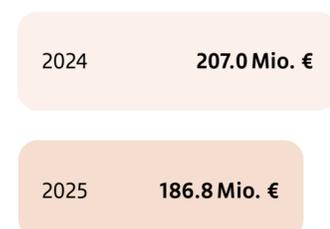


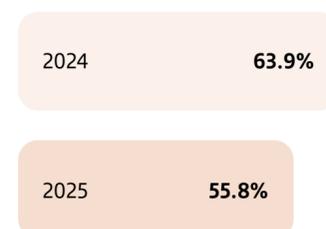
SNAPSHOT OF SUCCESS NUMBERS

Profit and Loss Figures Santander Consumer Bank AG

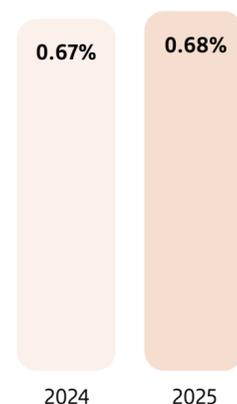
Profit before Income Taxes



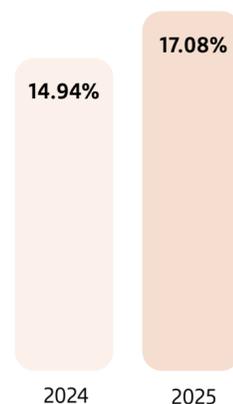
Cost-Income Ratio



Return on Risk Weighted Assets



CET 1



German GAAP (HGB)	01/01/-31/12/2025 (in € million)	01/01/-31/12/2024 (in € million)	Change (in %)
Net Interest Income	1,264.0	1,112.2	13.6
Net Fees and Commissions	48.1	110.8	-56.6
Income from Capital Instruments	0.4	0.4	0.0
Gross Margin	1,312.5	1,223.3	7.3
Personell Expenses	270.1	317.3	-14.9
General Expenses	388.8	390.9	-0.5
Amortizations	73.8	73.5	0.4
Other Operating Income and Expenses	32.9	45.3	-27.5
Operating Income	612.7	486.9	25.8
Net Loan Loss Provisions	479.8	288.5	66.3
Depreciation and valuation allowances to investments, shares in associated companies and securities held as fixed assets	50.0	0.0	0.0
Earnings from Profit Transfer Agreements	103.9	8.6	>100
Profit before Income Taxes	186.8	207.0	-9.8

Ratios	01/01/-31/12/2025 (in € million)	01/01/-31/12/2024 (in € million)	Change (in percentage points)
Cost-Income-Ratio	55.80	63.90	-810
Return on Risk Weighted Assets	0.68	0.67	1
NPL Ratio	3.90	3.19	71

Banking Regulatory Ratios	31/12/2025 (in %)	31/12/2024 (in %)	Change (in percentage points)
Common Equity Tier 1 Ratio (CET 1)	17.08	14.94	214
Total Capital Ratio	19.30	16.83	229
Leverage Ratio	7.28	6.79	49

Balance Sheet Figures	31/12/2025 (in € billion)	31/12/2024 (in € billion)	Change (in %)
Balance Sheet Total	49.177	52.953	-7.1
Liabilities to Customers	29.322	32.377	-9.4
Receivables from Customers	36.473	36.749	-0.8
Equity*	3.593	3.593	0.0

Ratings**	Long Term	Short Term	Outlook
Moody's	A1	P-1	stable
Standard & Poor's	A	A-1	stable
Fitch Ratings	A	F-1	stable

Pfandbrief Ratings	Rating	Outlook
Moody's	Aaa	stable
Fitch Ratings	AAA	stable

* 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.