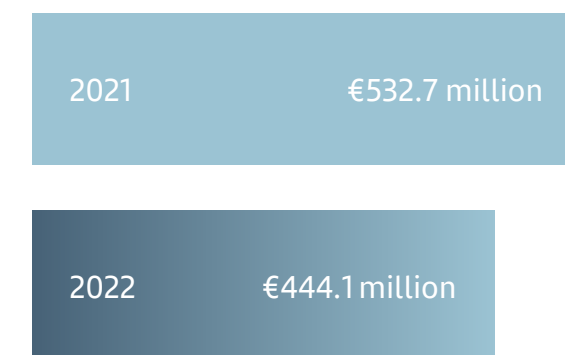


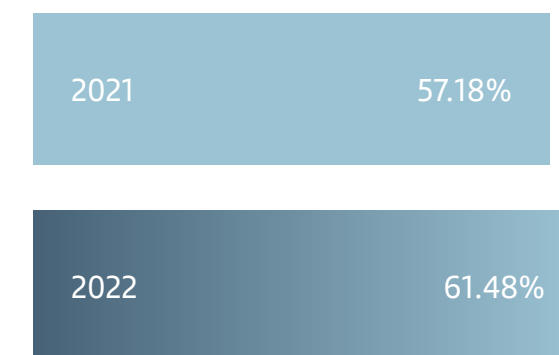
# Snapshot of Success Numbers

## Profit and Loss Figures Santander Consumer Bank AG

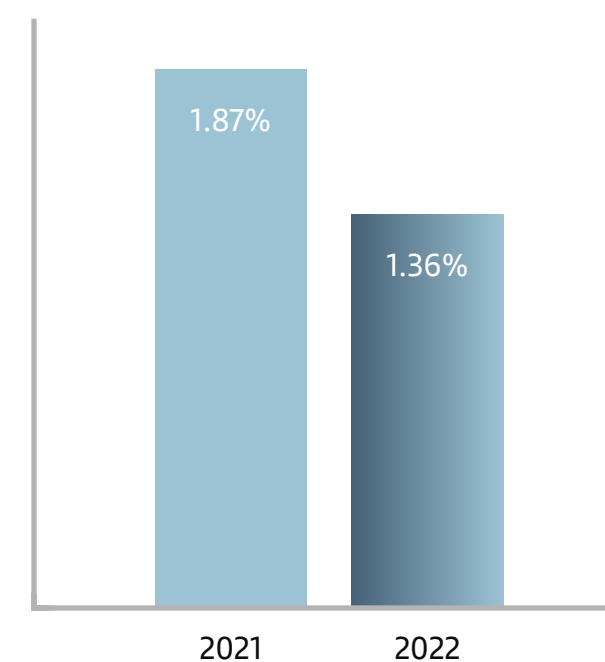
### Profit for the Year



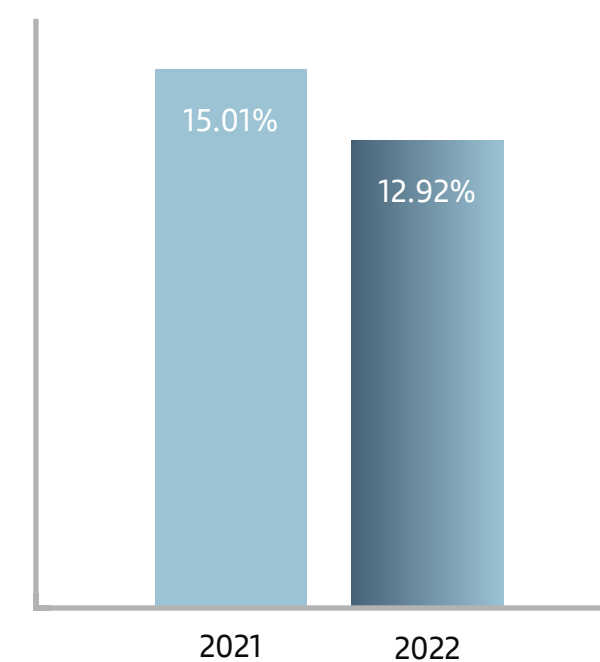
### Cost-Income Ratio



### Return on Risk Weighted Assets



### CET 1



German GAAP (HGB)	01/01/–31/12/2022 (in € million)	01/01/–31/12/2021 (in € million)	Change (in %)
Net Interest Income	1,014.7	1,045.5	-2.9
Net Fees and Commissions	163.3	182.0	-10.3
Income from Capital Instruments	38.8	25.3	53.5
<b>Gross Margin</b>	<b>1,216.8</b>	<b>1,252.8</b>	<b>-2.9</b>
Personell Expenses	295.8	270.3	9.5
General Expenses	379.1	373.3	1.5
Amortizations	73.2	72.7	0.6
Other Operating Income and Expenses	23.0	48.4	-52.4
<b>Operating Income</b>	<b>491.7</b>	<b>584.9</b>	<b>-15.9</b>
Net Loan Loss Provisions	112.4	134.3	-16.3
Depreciation and valuation allowances to investments, shares in associated companies and securities held as fixed assets	28.5	26.5	7.7
Earnings from Profit Transfer Agreements	93.3	108.7	-14.1
<b>Profit for the Year</b>	<b>444.1</b>	<b>532.7</b>	<b>-16.6</b>

Ratios	01/01/–31/12/2022 (in %)	01/01/–31/12/2021 (in %)	Change (in percentage points)
Cost-Income Ratio	61.48	57.18	430
Return on Risk Weighted Assets	1.36	1.87	-51
NPL Ratio	1.76	1.5	26

Banking Regulatory Ratios	31/12/2022 (in %)	31/12/2021 (in %)	Change (in percentage points)
Common Equity Tier 1 Ratio (CET 1)	12.92	15.01	-209
Total Capital Ratio	14.73	17.08	-235
Leverage Ratio	6.74	6.70	4

Balance Sheet Figures	31/12/2022 (in € billion)	31/12/2021 (in € billion)	Change (in %)
Balance Sheet Total	53,635	55,623	-3.6
Liabilities to Customers	25,250	23,390	8
Receivables from Customers	32,044	28,856	11
Equity*	3,318	3,318	0

Ratings**	Long Term	Short Term	Outlook
Moody's	A2	P1	Stable
Standard & Poor's	A	A-1	Stable
Fitch Ratings	A-	F2	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.