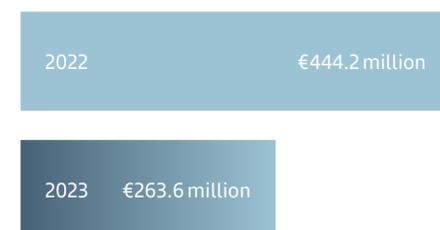


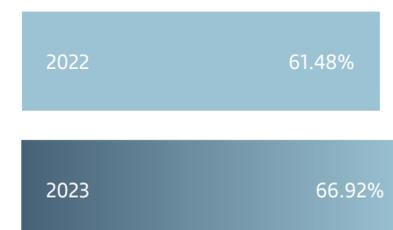
Snapshot of Success Numbers

Profit and Loss Figures Santander Consumer Bank AG

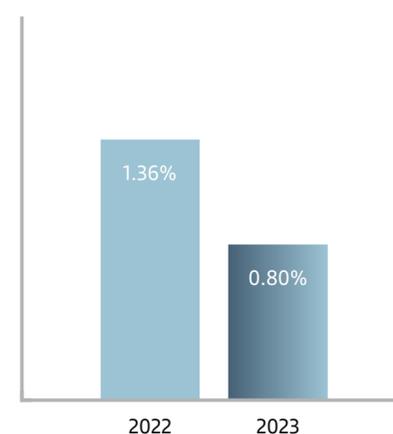
Profit before Income Taxes



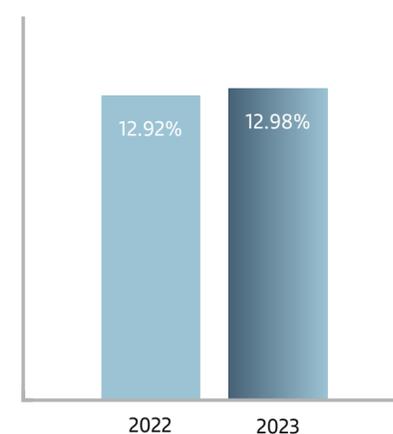
Cost-Income Ratio



Return on Risk Weighted Assets



CET 1



German GAAP (HGB)	01/01/–31/12/2023 (in € million)	01/01/–31/12/2022 (in € million)	Change (in %)
Net Interest Income	945.5	1,014.7	–6.8
Net Fees and Commissions	107.4	163.3	–34.2
Income from Capital Instruments	25.84	38.83	–33.5
Gross Margin	1,078.8	1,216.8	–11.3
Personell Expenses	250.9	295.8	–15.2
General Expenses	397.4	379.1	4.8
Amortizations	73.7	73.2	0.7
Other Operating Income and Expenses	122.1	23	430.4
Operating Income	478.9	491.7	–2.6
Net Loan Loss Provisions	217.4	112.4	93.4
Depreciation and valuation allowances to investments, shares in associated companies and securities held as fixed assets	23.4	28.5	–18.0
Earnings from Profit Transfer Agreements	25.6	93.3	–72,6
Profit before Income Taxes	263.6	444.2	–40.7

Ratios	01/01/–31/12/2023 (in %)	01/01/–31/12/2022 (in %)	Change (in percentage points)
Cost-Income Ratio	66.92	61.48	544
Return on Risk Weighted Assets	0.80	1.36	–56
NPL Ratio	2.16	1.76	40

Banking Regulatory Ratios	31/12/2023 (in %)	31/12/2022 (in %)	Change (in percentage points)
Common Equity Tier 1 Ratio (CET 1)	12.98	12.92	6
Total Capital Ratio	14.76	14.73	3
Leverage Ratio	6.33	6.74	–41

Balance Sheet Figures	31/12/2023 (in € billion)	31/12/2022 (in € billion)	Change (in %)
Balance Sheet Total	53,250	53,635	–0.7
Liabilities to Customers	31,357	25,250	24.2
Receivables from Customers	35,853	32,044	11.9
Equity*	3,393	3,318	2.3

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.