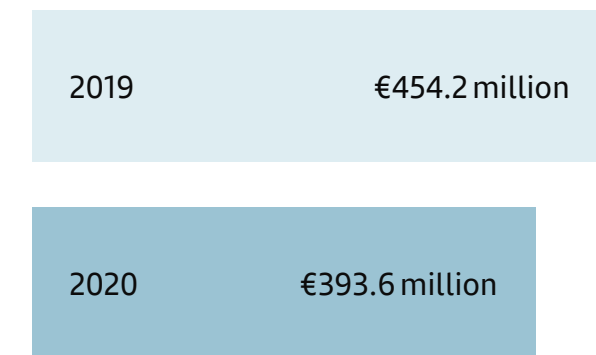


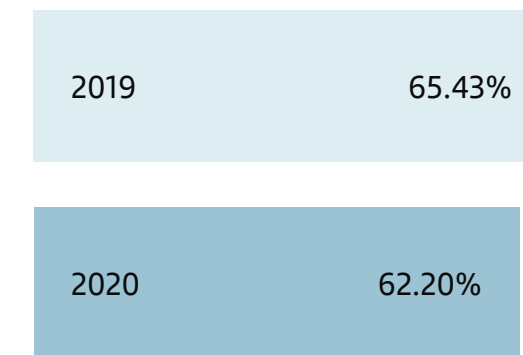
Snapshot of Success Numbers

Facts and Figures Santander Consumer Bank AG

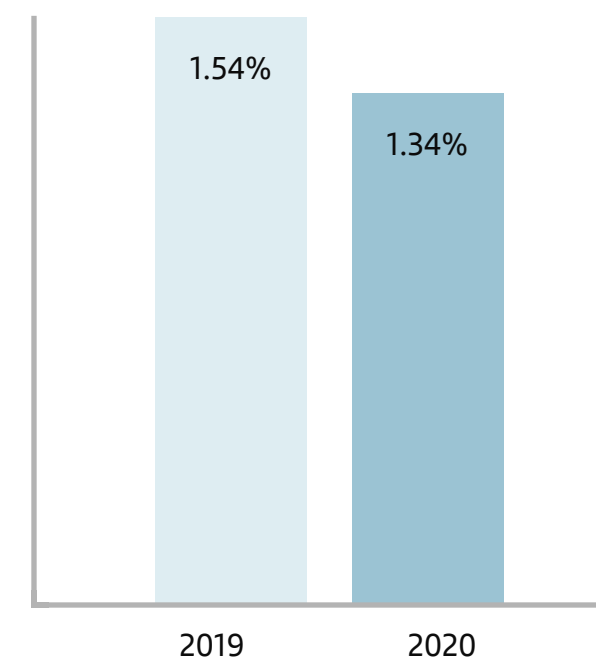
Profit before Taxes



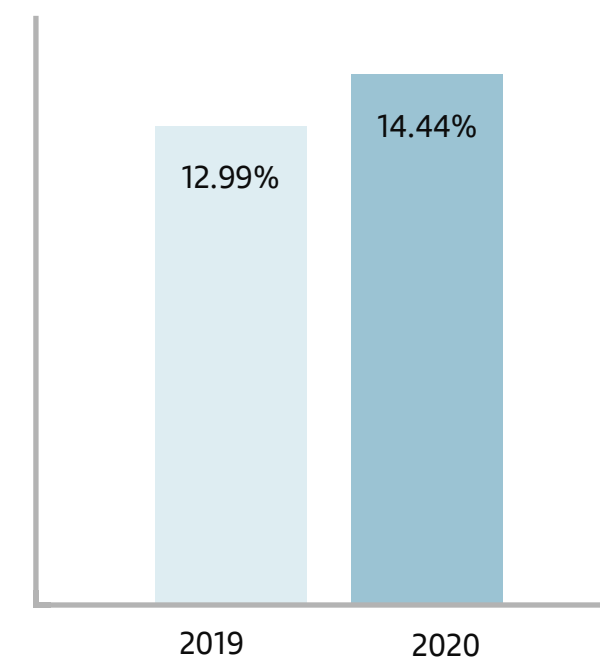
Cost-Income Ratio



Return on Risk Weighted Assets



CET 1



Profit and Loss Statement German GAAP (HGB)	01/01/–31/12/2020 (in € million)	01/01/–31/12/2019 (in € million)	Change (in %)
Net Interest Income	1,009.7	1,043.5	-3.2
Net Fees and Commissions	158.0	154.7	2.1
Income from Capital Instruments	0.2	11.2	-98.0
Gross Margin	1,167.9	1,209.4	-3.4
Personnel Expenses	294.7	315.5	-6.6
General Expenses	376.4	416.5	-9.6
Amortization and Write-Downs	55.4	59.3	-6.6
Other Operating Income and Expenses	2.5	15.3	-84.0
Operating Income	443.9	433.4	2.4
Net Loan Loss Provisions	123.7	33.2	273.2
Earnings from Profit Transfer Agreements	74.1	54.2	36.6
Profit before Taxes	393.6	454.2	-13.4

Ratios	01/01/–31/12/2020 (in %)	01/01/–31/12/2019 (in %)	Change (in Basis Points)
Cost-Income Ratio	62.20	65.43	-323
Return on Risk Weighted Assets	1.34	1.54	-20
NPL Ratio	1.70	2.00	-30

Banking Regulatory Ratios	31/12/2020 (in %)	31/12/2019 (in %)	Change (in Basis Points)
Common Equity Tier 1 Ratio (CET 1)	14.44	12.99	145
Total Capital Ratio	16.20	14.61	159
Leverage Ratio	7.32	7.80	-48

Balance Sheet Figures	31/12/2020 (in € billion)	31/12/2019 (in € billion)	Change (in %)
Balance Sheet Total	50.127	46.102	8.7
Liabilities to Customers	22.774	23.170	-1.7
Receivables from Customers	29.217	29.961	-2.5
Equity*	3.318	3.068	8.1

Ratings**	Long Term	Short Term	Outlook
Moody's	A3	P2	Stable
Standard & Poor's	A-	A-2	Negative
Fitch Ratings	A-	F2	Negative

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