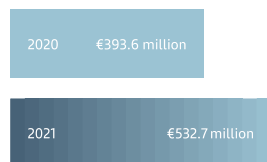


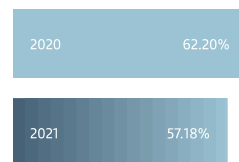
# Snapshot of Success Numbers

## Profit and Loss Figures Santander Consumer Bank AG

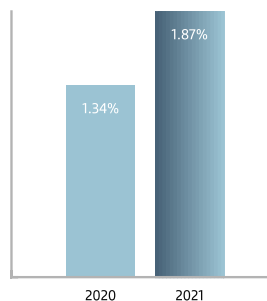
### Profit before Taxes



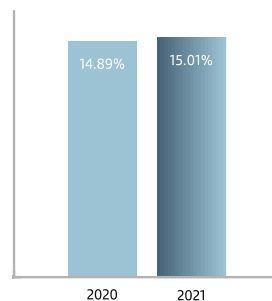
### Cost-Income Ratio



### Return on Risk Weighted Assets



### CET 1



\* Equity excluding subordinated liabilities and profit participation certificates

\*\* Ratings as of day of preparation of annual report

\*\*\* A subsequent amendment was made to the previous year's figures

Figures may not add up due to rounding.



German GAAP (HGB)	01/01/-31/12/2021 (in € million)	01/01/-31/12/2020 (in € million)	Change (in %)
Net Interest Income	1,045.5	1,009.7	3.5
Net Fees and Commissions	182.0	158.0	15.2
Income from Capital Instruments	25.3	0.2	11,438.5
<b>Gross Margin</b>	<b>1,252.8</b>	<b>1,167.9</b>	<b>7.3</b>
Personell Expenses	270.3	294.7	-8.3
General Expenses	373.3	376.4	-0.8
Amortizations	72.7	55.4	31.4
Other Operating Income and Expenses	48.4	2.5	1,869.9
<b>Operating Income</b>	<b>584.9</b>	<b>443.9</b>	<b>31.8</b>
Net Loan Loss Provisions	134.3	123.7	8.5
Depreciation and valuation allowances to investments, shares in associated companies and securities held as fixed assets	26.5	-0.1	n. a.
Earnings from Profit Transfer Agreements	108.7	74.1	46.7
<b>Profit before Income Taxes</b>	<b>532.7</b>	<b>393.6</b>	<b>35.4</b>
Ratios	01/01/-31/12/2021 (in %)	01/01/-31/12/2020 (in %)	Change (in percentage points)
Cost-Income-Ratio	57.18	62.20	-502
Return on Risk Weighted Assets	1.87	1.34	52
NPL Ratio	1.5	1.7	-20
Banking Regulatory Ratios	31/12/2021 (in %)	31/12/2020*** (in %)	Change (in percentage points)
Common Equity Tier 1 Ratio (CET 1)	15.01	14.89	12
Total Capital Ratio	17.08	16.92	16
Leverage Ratio	6.70	7.32	-62
Balance Sheet Figures	31/12/2021 (in € billion)	31/12/2020 (in € billion)	Change (in %)
Balance Sheet Total	55,623	50,127	11.0
Liabilities to Costumers	23,390	22,774	2.7
Receivables from Customers	28,856	29,217	-1.2
Equity*	3,318	3,318	0.0
Ratings**	Long Term	Short Term	Outlook
Moody's	A2	P1	Stable
Standard & Poor's	A	A-1	Negative
Fitch Ratings	A-	F2	Stable
Pfandbrief Ratings	Rating	Rating	Outlook
Moody's	Aaa		Stable
Fitch Ratings	AAA		Stable