

Report on remuneration of members
of the Management Board and the
Supervisory Board Santander Bank
Polska S.A. for 2025



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This report on remuneration was produced in accordance with the requirements of Article 90(g) of the Act of 24 March 2025 on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and on Public Companies Act (Journal of Laws of 2022, item 592 as amended).

Report on remuneration of Management Board and Supervisory Board members for previous years

On 15 April 2025, by force of its resolution no. 18, the General Meeting approved the Supervisory Board's report on remuneration of Management Board and Supervisory Board members for 2024. The General Meeting approved that report without any comments.

Decision-making process for determining the remuneration policy

Remuneration of employees of the Bank is governed by the Remuneration Policy of Santander Bank Polska Group – adopted by the Management Board and approved by the Supervisory Board. In line with its provisions, the Remuneration Policy applicable in the Bank establishes the rules for developing, reviewing, implementing and supervising staff remuneration practices at Santander Bank Polska Group. Santander Bank Polska Group applies remuneration practices that are consistent with internal regulations and applicable law. The Remuneration Policy is the key element of the remuneration strategy. It establishes the general rules and practices for remunerating the Bank Group's staff. All regulations on awarding variable components of remuneration that apply to employees of the Bank (excluding Management Board) are published in the form of ordinances issued by the Management Board member in charge of the Business Partnership Division, in accordance with and on the basis of the Remuneration Policy of Santander Bank Polska Group, except for Incentive Plan VII introduced by force of the General Meeting's resolution.

The Supervisory Board has the Remuneration Committee and the Nominations Committee. The key tasks of the Remuneration Committee include reviewing and monitoring the Bank's remuneration policy, and supporting the General Meeting of Shareholders, the Supervisory Board and the Management Board in developing and implementing that policy.

The Management Board is responsible for developing and implementing the Remuneration Policy of the Supervisory Board of Santander Bank Polska S.A. and Remuneration Policy for members of the Management Board of Santander Bank Polska S.A. Then, at the request of the Remuneration Committee, these documents are approved by the Supervisory Board and adopted by the General Meeting by force of a resolution.

No exceptions or temporary waivers to the Remuneration Policy or its implementing procedure were applied in 2025.

Remuneration of Supervisory Board members and Management Board members

Remuneration of Supervisory Board members

Internal regulations concerning remuneration of Supervisory Board members

As at 31 December 2025, the remuneration for the Supervisory Board was set in accordance with the Remuneration Policy for members of the Supervisory Board of Santander Bank Polska S.A. The amount of remuneration of the Supervisory Board members was specified in the Extraordinary General Meeting Resolution no. 33 of 15 April 2025 which replaced resolution of the Annual General Meeting no. 43 of 18 April 2024 on setting the remuneration for the Supervisory Board members.

Remuneration paid to Supervisory Board members

Members of the Supervisory Board are paid fixed remuneration only (monthly remuneration for performing their role on the Supervisory Board and additional remuneration for participating in meetings of the Supervisory Board committees on which they sit, which they chair or to which they provide expert advice). The remuneration for Supervisory Board members is paid in cash only.

In 2025, the composition of the Supervisory Board was changed. For more details, please see the footnote to the table below.

The table below presents the remuneration paid to members of the Supervisory Board of Santander Bank Polska S.A. in 2025 by virtue of their supervisory role:

Name Job title	Fixed remuneration (PLN k)		
	Base salary	Additional pay	Other benefits
Antonio Escámez Torres Supervisory Board Chair	415	0	0
José Luis de Mora ¹ Deputy Chair	0	0	0
Dominika Bettman Member of the Supervisory Board	192	212	6
José García Cantera ¹ Member of the Supervisory Board	0	0	0
Danuta Dąbrowska Member of the Supervisory Board	192	174	5
Isabel Guerreiro ¹ Member of the Supervisory Board	0	0	0
Jerzy Surma Member of the Supervisory Board	192	66	0
Celiński Adam Member of the Supervisory Board	192	186	0
Kamila Marchewka-Bartkowiak Member of the Supervisory Board	192	188	6

¹ José García Cantera, José Luis de Mora and Isabel Guerreiro did not receive remuneration for their functions on the Supervisory Board.

Tomasz Sójka Member of the Supervisory Board	192	179	5
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Adam Celiński received PLN 360k in 2025 for performing the roles on the supervisory boards of the Bank's subsidiaries (PLN 320k in 2024).

Remuneration of Management Board members

Internal regulations concerning remuneration of Management Board members

The rules of remunerating Management Board members, including rules of paying fixed and variable remuneration in 2025, are set out in their employment contracts. The Supervisory Board approves the level and terms of remuneration by force of a resolution.

Long-term performance of the company

Under the Remuneration Policy, the remuneration structure fully reflects market practices while the remuneration levels are adequate to those offered in the banking sector, taking account of the scale of the Bank's business. The remuneration levels are reviewed once a year in line with the internal process.

The criteria that affect the type and amount of fixed and variable remuneration paid to Management Board members were defined so as to support the delivery of the Bank's business strategy, long-term interests and stability, in particular by:

- setting annual objectives in accordance with the Bank's financial and strategic plans (including cost of risk and capital for the Bank and liquidity risk in the long-term horizon), and assessing the performance of individual Management Board members;
- applying a flexible remuneration policy by maintaining a proper balance between fixed and variable components;
- awarding a portion of remuneration in deferred payment instruments and linking it with the financial instrument being the Bank's shares as well as deferring payment of variable remuneration for five years which ensures that the Bank's financial performance affects remuneration in the long-term perspective;
- applying malus clauses which ensure proper and effective management of risk which might materialise in the deferral period;
- awarding the variable components of remuneration only when it does not represent any threat to the solid capital base of the Bank or the Santander Bank Polska Group in the long-term horizon.

Information on how total remuneration contributes to the delivery of long-term objectives of the company

The purpose of the Remuneration Policy is to ensure long-term sustainable growth of Santander Bank Polska Group, protecting thus its stakeholders, including customers, shareholders and employees by, among others, ensuring adequate remuneration to employees for their performance, motivating them to deliver best results and to achieve the Bank's strategic goals, both in terms of business and quality aspects, based on adopted values.

Under the bonus scheme for the Bank's Management Board members, their remuneration is linked to the assessment of the company's long-term financial position, long-term growth of shareholder value, business stability, and risk appetite.

The 2025 bonus pool for the Management Board members is set based on Balanced Scorecard, including quantitative metrics, the result of the relative performance multiplier and qualitative metrics.

- 1) Quantitative metrics are calculated in three dimensions:
 - a) Transformation, including growth in the number of active customers, cost per active customer, net fee income to costs ratio;
 - b) Capital, reflected by the Capital Generation ratio;
 - c) Sustainable profitability, reflected by the return on risk-weighted assets.

- 2) Relative performance multiplier takes into account: return on equity, net interest margin, cost to income ratio, customer satisfaction score, cost of risk, return on tangible equity.

- 3) Qualitative metrics resulting from the analysis of the financial performance and risk run, specifically in such categories:
 - a) risk, with focus on liquidity risk in the long-time horizon;
 - b) compliance with regulations;
 - c) ESG: environmental, social and governance risks.

In 2025 the performance against the Balanced Scorecard was 146.4%.

Variable remuneration is awarded to Management Board members based on the evaluation of their performance. The selection of metrics (as well as their granularity) for individual Management Board members takes into account their individual duties and responsibilities in the process of managing the Bank.

Based on the actual metrics and evaluation of performance against objectives under WHAT, HOW and RISK categories as well as relevant weights assigned to them, the rating is established and adjusted by a multiplier, which arises, among other things, from assessment of performance against a three-year horizon, as proposed by the Supervisory Board Remuneration Committee and approved by the Supervisory Board.

In 2025, the rating scale in place was from 1.00 to 3.00.

Objectives, performance against them and variable remuneration paid in 2025 are presented in the table:

Criteria	1 Criteria related to a remuneration component – description	2 Relative weight of performance criteria	3 Name Job title	4 Actual awards/ remuneration (in PLNk)
Management functions				
Objectives WHAT	- Financial objectives, including profitability, capital management and costs management - Implementation of 6 strategic directions	50%	Michał Gajewski President of the Management Board	5,900

	(employee focus, simplification, customer obsession, innovate to open platform, smart omnichannel, safety and trust) - Objectives related to customer satisfaction - Standardising processes within the Group.			Maciej Reluga Vice President of the Management Board	1,690
Objectives HOW	- Actions related to the corporate culture – The Santander Way	40%		Juan de Porras Aguirre² Vice President of the Management Board	465
Objectives RISK	- Risk management and building the risk culture	10%		Lech Gatkowski Vice President of the Management Board	2,140
				Andrzej Burliga: Vice President of the Management Board	1,490
				Magdalena Proga-Stępień Vice President of the Management Board	2,190
				Wojciech Skalski Management Board Member	1,395
Control functions					
Objectives WHAT	- Financial objectives, including profitability and costs management - Implementation of 6 strategic directions (employee focus, simplification, customer obsession, innovate to open platform, smart omnichannel, safety and trust) - Objectives related to customer satisfaction - Standardising processes within the Group	50%		Artur Głęboccki Vice President of the Management Board	1,590
Objectives HOW	- Actions related to the corporate culture – The Santander Way	40%		Magdalena Szwarc-Bakuta³ Management Board Member	1,140
Objectives RISK	- Risk management and building the risk culture	10%		Dorota Strojowska Management Board Member	1,690

Fixed remuneration

Pursuant to the Statutes of Santander Bank Polska S.A. and the aforementioned regulations, the remuneration of President and members of the Management Board is set by the Supervisory Board, taking into account the recommendations of the Remuneration Committee.

In accordance with the Strategy of Santander Bank Polska for investing into equity market instruments, members of the Management Board do not receive remuneration for performing duties of supervisory board members in the companies to which they have been designated by the Bank. Members of Santander Bank Polska Management

² Juan de Porras Aguirre served as the Vice President of the Management Board by 15 April 2025.

³ Magdalena Szwarc-Bakuta was appointed Management Board member as of 16 April 2025.

Board do not perform other roles in other companies of SBP Group and, accordingly, do not receive any remuneration in that respect.

Variable remuneration

The rules for determining variable remuneration for Management Board members of Santander Bank Polska S.A. are laid down in the Remuneration Policy of Santander Bank Polska Group. These rules are subject to regular (at least annual) reviews by the Remuneration Committee of the Supervisory Board.

Management Board members are paid variable remuneration once a year following the end of the reference period and release of the Bank's results. Variable remuneration is awarded in accordance with the applicable bonus regulations for the Management Board members (adopted by virtue of the Supervisory Board's resolution), which set out the bonus principles depending on the performance against personal objectives as well as business and financial objectives of an organisational unit and the Bank. The performance is assessed against the financial and non-financial criteria for the period of minimum three years to take into account the Bank's economic cycle and business risk. The Remuneration Committee recommends the amount of variable remuneration for members of the Management Board to the Supervisory Board. The Supervisory Board decides – by force of a resolution – on the level of annual bonuses awarded to individual members of the Management Board.

The total amount of the variable remuneration granted to Management Board members for a single calendar year cannot be higher than 100% of the fixed remuneration paid for that calendar year to the person concerned. However, in exceptional cases, this limit may be increased up to 200% of fixed remuneration subject to the approval of the Bank's General Meeting. The decision on determining the maximum ratio of the fixed components of total remuneration to the variable components of the remuneration in Santander Bank Polska Group was taken by the AGM on 27 April 2022.

Variable remuneration is awarded in accordance with bonus regulations and paid in cash and in the form of a financial instrument. Remuneration paid in the form of a financial instrument must represent min. 50% of the total amount of variable remuneration. Until 2022, phantom shares represented the financial instrument.

Starting from 2022, shares of Santander Bank Polska S.A. have represented the financial instrument component of variable remuneration and are awarded under Incentive Plan VII.

At least 40% of each component of the variable remuneration is deferred for 5 years.

The table below shows unpaid variable remuneration in cash and financial instruments:

Name and surname Job title	Variable remuneration for the year	Instrument (no. of pieces)							Cash (in PLNk)						
		Payment date													
		2026	2027	2028	2029	2030	2031	2032	2026	2027	2028	2029	2030	2031	
Michał Gajewski President of the Management Board	2020	426							80						
	2021	511	511	512					180	180					
	2022	1.143	1.143	1.143	1.139				315	315	315				
	2023	575	575	575	575	574			280	280	280	280			
	2024	2.100	630	630	630	630	629		297	297	297	297	297		

	2025		2 217	665	665	665	665	665	1 180	354	354	354	354	354
Andrzej Burliga Vice President of the Management Board	2021	121	121	117					42	42				
	2022	203	203	203	203				56	56	56			
	2023	93	93	93	93	93			45	45	45	45		
	2024	1.005	134	134	134	134	133		63	63	63	63	63	
	2025		840	112	112	112	112	112	447	60	60	60	60	60
Juan de Porras Aguirre Vice President of the Management Board	2021	207	207	204					73	73				
	2022	290	290	290	290				80	80	80			
	2023	135	135	135	135	133			66	66	66	66		
	2024	1.284	172	172	172	172	168		81	81	81	81	81	
	2025		263	35	35	35	35	34	140	19	19	19	19	19
Lech Gałkowski Vice President of the Management Board	2021	130	130	129					46	46				
	2022	237	237	237	234				65	65	65			
	2023	132	132	132	132	128			64	64	64	64		
	2024	1.288	172	172	172	172	170		81	81	81	81	81	
	2025		1.206	161	161	161	161	160	642	86	86	86	86	86
Maciej Reluga Vice President of the Management Board	2021	108	108	106					38	38				
	2022	199	199	199	197				55	55	55			
	2023	94	94	94	94	94			46	46	46	46		
	2024	980	131	131	131	131	128		62	62	62	62	62	
	2025		953	127	127	127	127	127	507	68	68	68	68	68
Magdalena Proga-Stępień Vice President of the Management Board	2023	104	104	104	104	101			50	50	50	50		
	2024	1.040	139	139	139	139	136		65	65	65	65	65	
	2025		1 235	165	165	165	165	162	657	88	88	88	88	88
Artur Gtembocki Vice President of the Management Board	2023	62	62	62	62	60			30	30	30	30		
	2024	827	111	111	111	111	107		52	52	52	52	52	
	2025		897	120	120	120	120	117	477	64	64	64	64	64
Wojciech Skalski Management Board Member	2024	770	103	103	103	103	100		48	48	48	48	48	
	2025		787	105	105	105	105	104	419	56	56	56	56	56
Magdalena Szwarc-Bakula Member of the Management Board	2025		643	86	86	86	86	84	342	46	46	46	46	46
Dorota Strojowska Member of the Management Board	2021	127	127	127					45	45				
	2022	199	199	199	197				55	55	55			
	2023	102	102	102	102	98			49	49	49	49		
	2024	922	123	123	123	123	122		58	58	58	58	58	
	2025		953	127	127	127	127	127	507	68	68	68	68	68
Former Management Board members	2021	440	440	437					155	155				
	2022	673	673	673	665				185	185	185			
	2023	299	299	299	299	293			145	145	145	145		
	2024	1.158	154	154	154	154	154		73	73	73	73	73	

Incentive Plan VII

On 27 April 2022, Incentive Plan VII was established in Santander Bank Polska Group under resolution no. 30 of the Annual General Meeting. The Plan is addressed to the employees of the Bank and its subsidiaries (excluding Santander Consumer Bank S.A.) who significantly contribute to growth in the value of the organisation. Its purpose is to motivate the participants to achieve business and qualitative goals in line with the Group's long-term strategy. This mechanism is to strengthen the employees' relationship with the Group and encourage them to act in its long-term interest.

All Management Board members must be covered by the plan given their identified employee status in Santander Bank Polska Group. (MRT/Material Risk Takers).

The Plan covers the period of five years (2022–2026). However, as the payment of variable remuneration is deferred, the share buyback and allocation will be completed by 2033.

The participants are entitled to variable remuneration in the form of the Bank's shares provided that they meet the terms and conditions stipulated in the participation agreement and the resolution. To that end, Santander Bank Polska S.A. will buy back up to 2,331,000 of its own shares from 1 January 2023 until 31 December 2033.

Management Board members participating in the Plan receive variable remuneration in line with the Rules for payment of variable remuneration to identified employees of Santander Bank Polska Group applicable in a given year.

Additionally, the Supervisory Board decides to grant the retention award to a participant, if the following criteria are met:

- 1) the participant's average annual individual performance rating is at least 2.0 on the 1–4 rating scale during the period of their participation in Incentive Plan VII;
- 2) the average annual weighted performance against the Bank's targets in the years 2022–2026 is at least 80%, taking into account the following weights:
 - a) 40% for the average annual performance against the PAT target;
 - b) 40% for the average annual performance against the RORWA target;
 - c) 20% for the average annual performance against the ESG targets.

Control of the Incentive Plan in 2025

The Supervisory Board defines the list of participants at the Management Board's request.

In each year of the Plan, the Supervisory Board sets the matrix of targets for Management Board members. Their achievement impacts the value of the award granted.

The entitlement to the award or retention award may be denied in part or in full if a conflict of interest is identified because an employee has put their personal interests or the Bank's interests before customer's interests or has acted to the detriment of a customer.

The Supervisory Board may periodically review the list of participants, in particular in order to verify the rationale behind their further participation in the Plan.

Delivery of the Incentive Plan in 2025

In 2025, Santander Bank Polska S.A. implemented the resolutions of the Annual General Meeting of 18 April 2024 authorising the Management Board to buy back the Bank's shares as part of Incentive Plan VII and establish a capital reserve for that purpose.

The table below illustrates the settlement of the Plan in individual years for participants who were active Management Board members in 2025:

The year for which entitlement to the award is due	Number of shares granted	Price at the calculation time	Number of shares transferred to the brokerage account
2022	23 609	275,78	16 807
2023	13 784	487,39	8 612
2024	18 769	472,02	NA
2025	18 498	532,37	NA

The table below illustrates the settlement of the Plan in individual years for participants who were inactive Management Board members in 2025:

The year for which entitlement to the award is due	Number of shares granted	Price at the calculation time	Number of shares transferred to the brokerage account
2022	5 440	275,78	4 137
2023	3 726	487,39	2 536
2024	1 928	472,02	NA

Remuneration paid to Management Board members

The table below presents the total remuneration and additional benefits received by members of the Management Board of Santander Bank Polska S.A. for their functions on the Management Board in 2025:

Name Role	Fixed remuneration (PLN k)			Variable remuneration (PLN k)		Extraordinary	Old-age pension	Total remuneration (PLN k)	Fixed to variable remuneration ratio
	Base salary	Expenses	Other fixed remuneration and additional benefits ⁴	Due in a single year	Due for many years ⁵				
Michał Gajewski President of the Management Board	3,606	-	377	-	3,675	-	-	7,658	108%
Andrzej Burliga Vice President of the Management Board	1,532	-	331	-	1,165	-	-	3,028	160%
Juan de Porras Aguirre Vice President of the Management Board	524	-	367	-	1,693	-	-	2,584	53%
Lech Gatkowski Vice President of the Management Board	1,655	-	265	-	1,415	-	-	3,335	136%
Maciej Reluga Vice President of the Management Board	1,511	-	260	-	1,149	-	-	2,920	154%
Magdalena Proga- Stępień Vice President of the Management Board	1,592	-	327	-	921	-	-	2,840	208%
Artur Głębcki Vice President of the Management Board	1,351	-	317	-	646	-	-	2,314	258%
Wojciech Skalski Management Board Member	1,207	-	299	-	363	-	-	1,869	415%
Magdalena Szwarc-Bakuła Management Board Member	766	-	193	-	0	-	-	959	0%
Dorota Strojowska Management Board Member	1,532	-	292	-	1,171	-	-	2,995	156%

None of the Management Board members received cash or non-cash benefits for persons close to them.

⁴ Other fixed remuneration and additional benefits may include life insurance without pension option, car allowance and housing allowance.

⁵ The portion of variable remuneration due for 2020-2021 deferred in the form of phantom shares was calculated based on the Bank's share price determined as the average price over 3 months preceding the calculation date in the amount of PLN 532.37 per share.

Options to prevent vesting the entitlement to variable components of remuneration

Deferred variable remuneration, whether in cash or in financial instruments, pending payment may be subject to the malus clause if, during the period before its vesting, specific circumstances occur. They will be based on performance or respond to real risk situations or to changes in persistent risk for the companies, business lines or employee activities.

According to the criteria set out in Directive 2013/36/EU, it is not enough for there to be misconduct/misbehaviour or serious error by an employee for the associated breach to be considered a potential trigger for the application of a malus clause, but rather this behaviour must translate into a significant negative impact of a financial nature or impact on the risk profile or reputation of the Group, the Bank or a subsidiary, always provided that the latter does not occur alone, but simultaneously with other negative consequences for the Group, the Bank or a subsidiary.

The factors analysed when a decision is taken to apply malus clauses and the decision-taking process are described in detail in the Malus Clauses Application Procedure of Santander Bank Polska Group. Specifically, these factors include:

- Significant irregularities in risk management on the part of the entity, a business unit, a control unit or a support function;
- Material restatement of the Santander Bank Polska Group's financial statements, when so considered by the external auditors, except when appropriate pursuant to a change in accounting standards;
- Violation by the employee of internal regulations or codes of conduct, particularly those relating to risks;
- Significant change in financial capital or risk profile of the Santander Bank Polska Group;
- Significant increase in economic or regulatory capital requirements which has not been foreseen at the time of approval of the exposure;
- Regulatory sanctions or criminal charges made against the entity or employees who are held liable;
- Any misconduct, whether individual or collective, in particular when referring to the marketing of unsuitable products;
- Negative financial performance of Santander Bank Polska Group.

No malus triggers were identified in 2025 in respect of the Management Board members.

Members of the Management Board of Santander Bank Polska S.A are employed under employment contracts; according to the Labour Code, there are no grounds to demand that they return their variable remuneration paid out to them earlier in part or in full.

Evolution of remuneration and key financial highlights of Santander Bank Polska S.A. from 2020 to 2025

The table below presents evolution of total remuneration and key financial highlights of Santander Bank Polska Group from 2020 to 2025:

Year	2020	2021	2022	2023	2024	2025 (PLN k)
YoY change	2020 vs 2019	2020 vs 2021	2021 vs 2022	2022 vs 2023	2023 vs 2024	2024 vs 2025
	n/a	227	338	328	310	415

Antonio Escámez Torres Chair	n/a	n/a	49%	-3%	-6%	33,7%
José Luis De Mora Deputy Chair	-	-	-	-	-	-
José García Cantera Member of the Supervisory Board	-	-	-	-	-	-
Danuta Dąbrowska Member of the Supervisory Board	249 -4.5%	283 13.6%	258 -8.5%	304 17.7%	351 15.2%	372 6,0%
Isabel Guerreiro Member of the Supervisory Board	-	-	-	-	-	-
Jerzy Surma Member of the Supervisory Board	302 -0.4%	329 8.7%	298 -9.5%	342 14.8%	229 -33.0%	258 12,7%
Celiński Adam Member of the Supervisory Board	n/a n/a	n/a n/a	n/a n/a	101.6 n/a	362 256.7%	378 4,4%
Kamila Marchewka-Bartkowiak Member of the Supervisory Board	n/a n/a	n/a n/a	n/a n/a	n/a n/a	266 0%	386 44,9%
Tomasz Sójka Member of the Supervisory Board	n/a n/a	n/a n/a	n/a n/a	n/a n/a	249 0%	376 51%
Dominika Bettman Member of the Supervisory Board	128 n/a	303 136.8%	296 -2.5%	334 13.0%	378 13.0%	410 8.6%
Remuneration of Management Board members (in PLN k)						
Michał Gajewski President of the Management Board	4,821 23.2%	4,704 -2.4%	6,085 29.4%	6,224 2.3%	7,145 14.8%	7,658 7.2%
Andrzej Burliga Vice President of the Management Board	2,342 -4.8%	2,044 -12.7%	2,428 18.8%	2,611 7.5%	2,888 10.6%	3,028 4.8%
Juan de Porras Aguirre Vice President of the Management Board	3,108 8.7%	2,738 -11.9%	3,897 42.3%	3,972 1.9%	4,267 7.4%	2 584 -39,4%
Lech Gałkowski Vice President of the Management Board	n/a n/a	699 n/a	1809 158.8%	2,426 34.1%	2,948 21.5%	3,335 13.1%
Maciej Reluga Vice President of the Management Board	1,750 6.7%	1,738 -0.7%	2,221 27.8%	2,398 8.0%	2,735 14.1%	2,920 6.8%
Magdalena Proga-Stepień Vice President of the Management Board	n/a n/a	n/a n/a	n/a n/a	967 n/a	2150 122.3%	2,840 32.1%
Artur Gtembocki Vice President of the Management Board	n/a n/a	n/a n/a	n/a n/a	177 n/a	1,538 768.9%	2,314 50.5%
Wojciech Skalski Management Board Member	n/a n/a	n/a n/a	n/a n/a	n/a n/a	1,309 0%	1,869 42.8%
Magdalena Szwarz-Bakuła Management Board Member	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	959 n/a
Dorota Strojowska Management Board Member	1,774 3.0%	1,710 -3.6%	2,311 35.1%	2,529 9.4%	2,876 13.7%	2,995 4.1%
Company's results (in PLN m)⁶						

⁶ Data presented on a consolidated basis. Data for 2024 have been restated due to the separation of discontinued operations and include only items resulting from continuing operations. Data for 2025 includes continuing operations.

Total income	8,647	9,142	12,382	15,992	15,338	16,022
	-8.6%	5.7%	35.4%	29.2%	-4.1%	4.5%
Total costs	-4,488	-3,988	-4,698	-4,715	-4,451	-4,857
	0.5%	-11.1%	17.8%	0.4%	-5.6%	9.1%
Net impairment allowances	-1,763	-1,124	-895	-1,149	-724	-586
	44.6%	-36.2%	-20.4%	28.5%	-37.0%	-19.1%
Profit before tax	1,881	2,058	4,353	6,850	7,234	8,260
	-42.0%	9.4%	111.5%	57.4%	5.6%	14.2%
Profit attributable to the shareholders of Santander Bank Polska S.A.	1,037	1,112	2,799	4,831	5 284	6 463
	-51.5%	7.2%	151.8%	72.6%	9.4%	22.3%
Average remuneration (in PLN k)						
Members of the Supervisory Board active in 2025	257	297	298	314	262	371
	-10.5%	15.4%	0.6%	5.1%	-16.5%	41.5%
Members of the Management Board active in 2025	2,509	2,199	3,033	3,022	2,975	3 050
	10.2%	-12.4%	37.9%	-0.4%	-1.6%	2,5%
Members of the Supervisory Board inactive in 2025	NA	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a	n/a
Members of the Management Board inactive in 2025	931	886	840	612	476	368
	-22.1%	-4.8%	-5.2%	-27.2%	-22.2%	-22.7%
Other employees ⁷	94	105	117	131	143	152
	1.7%	11.0%	12.1%	11.5%	9.1%	6.5%

⁷ As at the end of the indicated year, exclusive of The Management Board, employees employed as 1/16 and 1/10 FTE and suspended employees. Gross salary per FTE, multiplied by 12.