

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k		
	31.12.2018	31.12.2017	31.12.2018	31.12.2017	
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Net interest income	5 742 405	5 276 897	1 345 803	1 243 173
II	Net fee and commission income	2 057 802	2 013 126	482 271	474 268
III	Profit before tax	3 426 152	3 335 221	802 960	785 738
IV	Net profit attributable to owners of Santander Bank Polska SA	2 365 222	2 213 054	554 319	521 369
V	Total net cash flows	10 349 939	(4 176 431)	2 425 634	(983 917)
VI	Total assets	205 852 860	152 674 444	47 872 758	36 604 676
VII	Deposits from banks	2 832 928	2 783 083	658 820	667 262
VIII	Deposits from customers	149 616 658	111 481 135	34 794 572	26 728 316
IX	Total liabilities	179 184 649	129 330 815	41 670 849	31 007 892
X	Total equity	26 668 211	23 343 629	6 201 910	5 596 785
XI	Non-controlling interests in equity	1 564 184	1 436 409	363 764	344 388
XII	Profit of the period attributable to non-controlling	333 791	305 460	78 228	71 963
XIII	Number of shares	102 088 305	99 333 481		
XIV	Net book value per share in PLN/EUR	261,23	235,00	60,75	56,34
XV	Capital ratio	15,98%	16,69%		
XVI	Profit per share in PLN/EUR	23,72	22,29	5,56	5,25
XVII	Diluted earnings per share in PLN/EUR	23,68	22,25	5,55	5,24
XVIII	Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27

\* Detailed information are described in Note 54.

The following rates were applied to determine the key EUR amounts for selected financials:

- for balance sheet items – average NBP exchange rate as at 31.12.2018: EUR 1 = PLN 4.3000 and as at 29.12.2017: EUR 1 = PLN 4.1709
- for profit and loss items – as at 31.12.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.2669; as at 31.12.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2017: EUR 1 = PLN 4.2447

As at 31.12.2018, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP/2018 dd. 31.12.2018.